1987

ANNUAL REPORT

BUSINESS OF 1987 AND 1986

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF JUSTICE
PROVINCE OF PRINCE EDWARD ISLAND

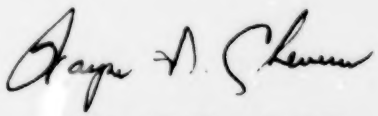
Compiled from the detailed Annual Statements prepared by the insurance companies doing business in Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Justice.

The Honourable Lloyd G. MacPhail
Lieutenant-Governor of the
Province of Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance business in this Province for the year ended December 31, 1987.

I have the Honour to Be,
Sir,
Your Obedient Servant,



Wayne D. Cheverie, Q.C.
Minister of Justice and
Attorney General

PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF JUSTICE

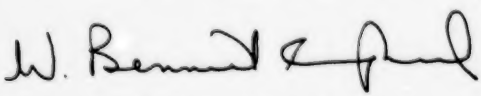
Honourable Wayne D. Cheverie, Q.C.
Minister of Justice and Attorney General
Province of Prince Edward Island

Sir:

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance for the year ended December 31, 1987.

This Report shows the particulars of business of each insurer doing business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1986 Report.

Respectfully submitted,



W. Bennett Campbell
Superintendent of Insurance

PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE COMPANIES
LICENSED TO DECEMBER 31, 1987

The following list of Insurance Companies licensed to do business in Prince Edward Island is published pursuant to Section 8 of Part I of the Insurance Act (R.S.P.E.I. 1974, Cap. I-5):

1. L - Life
2. F - Fire
3. A - Automobile
4. S - Accident and Sickness
5. O - Other Class(es)

AMEX Life Assurance Company	LS
Abbey Life Insurance Company of Canada	LS
The Acadia Life Insurance Company	L
ACTRA Fraternal Benefit Society	LS
Aegon Insurance Company (U.K.) Limited	FO
Aetna Casualty Company of Canada (name changed to Laurentian Casualty Company)	FASO
The Aetna Casualty & Surety Company	FASO
Aetna Insurance Company	FASO
Affiliated FM Insurance Company	FO
The Albion Insurance Company of Canada	FASO
Alexander Hamilton Life Insurance Company of America	LS
Allendale Mutual Insurance Company	FO
Allianz Insurance Company	FASO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
Alta Surety Company	O
American Bankers Insurance Company of Florida	FASO
American Bankers Life Assurance Company of Florida	LS
American Home Assurance Company	FAO
American Life Insurance Company	LS
The American Road Insurance Company	FAO
Argonaut Insurance Company (Discontinuing)	FASO
Arkwright Mutual Insurance Company	FO
Assumption Mutual Life Insurance Company	L
Avemco Insurance Company	SO
Balboa Life Insurance Company	LS
Bankers Life & Casualty Company	LS
Blue Cross of Atlantic Canada	S
Blue Cross Life Insurance Company of Canada	LS
The Boiler Inspection and Insurance Company of Canada	FO
The British Aviation and Insurance Company Limited	O
Buffalo Insurance Company	AO
CIGNA Insurance Company of Canada	FASO
The Canada Accident and Fire Assurance Company	FASO
The Canada Life Assurance Company	LS
Canada Life Casualty Insurance Company	FASO
Canadian Foresters Life Insurance Society	L
Canadian General Insurance Company	FASO
Canadian General Life Insurance Company	LS
The Canadian Indemnity Company	FASO

The Canadian Provincial Insurance Company	FASO
The Canadian Surety Company	FASO
The Casualty Company of Canada	FASO
The Century Insurance Company of Canada	FASO
Chateau Insurance Company	FASO
Chicago Title Insurance Company	O
Chrysler Insurance Company	FSO
Chrysler Life Insurance Company of Canada	LS
Chubb Insurance Company of Canada	FASO
The Citadel General Assurance Company	FASO
The Citadel Life Assurance Company	LS
College Retirement Equities Fund	L
Colonia Life Insurance Company	LS
Combined Insurance Company of America	LS
The Commerce Group Insurance Company	FASO
Commerce and Industry Insurance Company of Canada	FASO
Commercial Union Assurance Company of Canada	FASO
Commercial Union Assurance Company plc	FO
Commercial Union Life Assurance Company of Canada	LS
Commonwealth Insurance Company	FASO
Confederation Life Insurance Company	LS
Constellation Assurance Company	S
Constitution Insurance Company of Canada	FASO
Continental Assurance Company	LS
The Continental Insurance Company	FASO
The Continental Insurance Company of Canada	FASO
The Contingency Insurance Company Limited	FASO
Co-operants, Mutual Life Insurance Society	LS
Co-operators General Insurance Company	FASO
Co-operators Life Insurance Company	LS
Coronation Insurance Company Limited	FASO
Coseco Insurance Company	FASO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
CUMIS General Insurance Company	FASO
CUMIS Life Insurance Company	LS
The Dominion of Canada General Insurance Company	LFASO
The Dominion Insurance Corporation	FASO
Eagle Star Insurance Company Limited	O
Eaton Insurance Company	FASO
Eaton Life Assurance Company	LS
Ecclesiastical Insurance Office plc	FAO
Economical Mutual Insurance Company	FASO
Electrical Workers' Benefit Association	L
Elite Insurance Company	FASO
The Empire Life Insurance Company	LS
The Employers Insurance of Wausau A Mutual Company	FASO
Employers Reinsurance Corporation	O
English and American Insurance Company Limited	FO
The Excelsior Life Insurance Company	L
Financial Life Assurance Company of Canada	LS
The Fire Insurance Company of Canada (Discontinuing)	FAO
Fireman's Fund Insurance Company	FASO
First North American Insurance Company	S
Ford Life Insurance Company	LS
Foremost Insurance Company Grand Rapids, Michigan	FASO
GAN Incendie Accidents	FAO
The General Accident Assurance Company of Canada	FASO

General Insurance Corporation of New Brunswick	FAO
Gerling Global Life Insurance Company	LS
Glacier National Life Assurance Company	LS
The Globe Life Insurance Company	LS
Gold Circle Insurance Company	FASO
Grain Insurance and Guarantee Company	FO
The Grand Orange Lodge of British America - Benefit Fund	L
Great American Insurance Company	FASO
The Great-West Life Assurance Company	LS
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	FASO
The Halifax Insurance Company	FASO
The Halifax Life Insurance Company	LS
The Hartford Fire Insurance Company	FASO
The Hartford Insurance Company of Canada	FASO
Herald Insurance Company	FASO
Highland Group Insurance Limited	FA
The Home Insurance Company	FASO
INA Life Insurance Company of Canada	LS
The Imperial Life Assurance Company of Canada	LS
Industrial-Alliance Life Insurance Company	LS
Insurance Company of North America	FASO
The Insurance Corporation of Ireland Limited	FAO
Jevco Insurance Company	FAO
John Alden Life Insurance Company	LS
John Deere Insurance Company of Canada	FASO
Kansa General Insurance Company	FAO
Kent General Insurance Corporation	FAO
Knights of Columbus	LS
Laurentian Casualty Company of Canada	FASO
The Laurentian General, Insurance Company Inc.	FASO
The Laurentian Mutual Insurance Company	LS
The Laurentian Shield Insurance Company	FASO
Laurier Life Insurance Company	LS
Liberty Mutual Fire Insurance Company	FASO
Liberty Mutual Insurance Company	FASO
Life Insurance Company of North America	LS
The London Assurance (Discontinuing)	FASO
London Life Insurance Company	LS
London and Midland General Insurance Company	FASO
Lumbermens Mutual Casualty Company	FASO
Lumbermen's Underwriting Alliance	F
MIC Life Insurance Corporation	LS
The Manufacturers Life Insurance Company	LS
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Massachusetts Indemnity & Life Insurance Company	S
Metropolitan Insurance Company	FAO
Metropolitan Life Insurance Company	LSO
Metropolitan Life Insurance Company of Canada	LS
Montreal Life Insurance Company	L
MONY Life Insurance Company of Canada	LS
The Mortgage Insurance Company of Canada	O
Motors Insurance Corporation	FAO
The Mutual Life Assurance Company of Canada	LS
Mutual of Omaha Insurance Company	LS

National Fidelity Life Insurance Company	LS
The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FASO
New Rotterdam Insurance Company	FAO
New York Life Insurance Company	LS
New York Life Insurance Company of Canada	LS
Niagara Fire Insurance Company	FASO
Non-Marine Underwriters, Members of Lloyd's, London, England	FASO
North American Company for Property and Casualty Insurance	FASO
North American Life Assurance Company	LS
North American Life & Casualty Company	LS
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	L
Nova Scotia General Insurance Company	FAO
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
The Order of United Commercial Travelers of America	O
Pacific Employers Insurance Company	FASO
The Paul Revere Life Insurance Company	LS
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FASO
Phoenix Assurance Company of Canada	FASO
Phoenix Assurance Public Limited Company	FASO
The Phoenix Insurance Company	FAO
The Portage la Prairie Mutual Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	F
Principal Life Insurance Company of Canada	L
Progressive Casualty Insurance Company	FAO
Protection Mutual Insurance Company	FO
Provident Alliance Life Insurance Company	LS
Prudasco Assurance Company	FASO
Prudential of America General Insurance Company (Canada)	FAO
The Prudential Assurance Company of England Property and Casualty (Canada)	FASO
The Prudential Assurance Company Limited	LFASO
The Prudential Insurance Company of America	LSO
The Prudential Life Assurance Company of England (Canada)	LS
Reliable Life Insurance Company	LS
Reliance Insurance Company	FASO
Royal Insurance Company of Canada	FASO
St. Paul Fire and Marine Insurance Company	FASO
Scottish & York Insurance Co. Limited	FASO
Seaboard Life Insurance Company	LSF
Seaboard Surety Company	O
Seaboard Surety Company of Canada	FO
Security Insurance Company of Hartford	FASO
Sentry Insurance A Mutual Company	FAO
Simcoe & Erie General Insurance Company	FAO
La Societe d'Assurance des Caisses Popularies Acadiennes	L
The Sovereign General Insurance Company	FASO
The Sovereign Life Insurance Company	L
The Standard Life Assurance Company	LS
The Stanstead and Sherbrooke Insurance Company	FASO
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LSO
Symons General Insurance Company	FASO

Teachers Insurance and Annuity Association of America	LS
The Tokio Marine & Fire Insurance Company, Limited	FASO
Toronto General Insurance Company	FASO
Traders General Insurance Company	FASO
Trafalgar Insurance Company of Canada	FAO
Transamerica Life Insurance Company of Canada	LS
Transamerica Occidental Life Insurance Company	LS
Transit Insurance Company	FAO
Transport Insurance Company	ASO
The Travelers Indemnity Company	FASO
Travelers Indemnity Company of Canada	FASO
The Travelers Insurance Company	LS
Travelers Life Insurance Company of Canada	LS
Truck Insurance Exchange	ASO
UNUM Life Insurance Company	LS
UNUM Life Insurance Company of America	LS
USF&G Insurance Company of Canada	FASO
Unifund Assurance Company	FASO
Union of Canada Life Insurance	L
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Co.	FASO
Utica Mutual Insurance Company	FASO
Voyageur Insurance Company	SO
The Wawanesa Mutual Insurance Company	FASO
The Wawanesa Mutual Life Insurance Company	LS
Wellington Insurance Company	FASO
Westbury Life Insurance Company	LS
The Western Life Assurance Company	LS
Western Surety Company	O
The Yasuda Fire and Marine Insurance Company, Limited	FAO
Zurich Insurance Company	FASO
Zurich Life Insurance Company of Canada	LS

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME

For the Year Ended December 31, 1987

	1987	1986
UNDERWRITING INCOME		
Premiums written	$4,759,068	$4,299,978
Less reinsurance premiums	352,498	279,195
Net premiums written	4,406,570	4,020,783
Less increase in unearned premiums	293,561	482,426
Net premiums earned	4,113,009	3,538,357
EXPENSES		
Administration	757,664	709,232
Agents' commissions	625,328	526,802
Depreciation	23,887	22,341
Fire prevention tax	36,902	31,965
Loss prevention	65,518	74,224
Losses incurred - net of reinsurance recoveries; 1987 - $4,442, 1986 - $38,575	2,700,974	2,410,539
	4,210,273	3,775,103
Net underwriting loss	(97,264)	(236,746)
OTHER INCOME		
Net interest	943,560	855,381
Net office rental (depreciation $3,183; 1986 - $2,544)	(137)	1,896
Miscellaneous	3,691	4,287
Gain on sale of investments	147,863	
	1,094,977	861,564
Net income	$ 997,713	$ 624,818

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1987

ASSETS	1987	1986
Cash	$ 80,094	$ 38,142
Receivables	345,249	294,768
Prepaid items	4,597	31,597
Deferred premium acquisition expenses	397,688	329,897
Investments	9,145,788	8,005,111
Land, building and equipment	227,115	192,115
	$ 10,200,531	$ 8,891,630
LIABILITIES		
Payables and accruals	$ 125,609	$ 107,415
Unpaid claims	743,833	744,400
Unearned premiums	2,670,340	2,376,779
	$ 3,539,782	$ 3,228,594
EQUITY		
Policyholders security fund, beginning of year	5,663,036	5,038,218
Net income	997,713	624,818
Policyholders security fund, end of year	6,660,749	5,663,036
	$10,200,531	$8,891,630

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND RETAINED EARNINGS

For the Year Ended December 31, 1987

	1987	1986
Gross premiums	$ 74,923	$ 63,527
Decrease in unearned premiums	1,452	
Reinsurance premiums	(4,439)	(2,170)
	71,936	61,357
Underwriting expenses		
Administrative	25,138	25,031
Fees, licenses and taxes	2,162	2,229
Losses incurred		1,203
	27,300	28,463
Income from insurance operations	44,636	32,894
Investment income	39,082	40,139
Other Income	4,971	
	88,689	73,033
Other expenses		
Rebate to associated company	30,000	
Income before income taxes	58,689	73,033
Income taxes	15,606	18,298
Net income	43,083	54,735
Retained earnings, beginning of year	167,154	112,419
Retained earnings, end of year	$ 210,237	$ 167,154

HIGHLAND GROUP INSURANCE LIMITED
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1987

ASSETS

	1987	1986
Cash	$ 18,296	$ 9,499
Receivables	2,976	19,527
Prepaid expenses	4,797	400
Investments	104,400	451,405
Land and building	528,879	
	$ 659,348	$ 480,831

LIABILITIES

Payables and accruals	$ 3,720	
Income taxes payable	15,050	7,441
	18,770	7,441
Unearned premiums	13,703	15,154
Deferred income taxes	4,638	4,082

SHAREHOLDERS' EQUITY

Capital stock	412,000	287,000
Retained earnings	210,237	167,154
	622,237	454,154
	$ 659,348	$ 480,831

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1987

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	17,887,953	8,937,974		49.96
Automobile	24,020,000	20,023,000		83.36
Accident & Sickness	15,417,194	11,854,135		76.89
All Other Classes	5,976,000	1,911,000		31.98
TOTAL (a)	63,301,147	42,726,109		67.50
LIFE INSURANCE (including annuities)	35,598,697	6,268,220	Death Claims	
		39,659	Disability Claims	
		207,989	Matured Endowments	
		104,116	Total Annuity Payments	
		2,208,975	Surrender Values	
		3,983,444	Dividends	
TOTAL (b)	35,598,697	12,812,403		35.99
GRAND TOTAL (a) (b)	98,899,844	55,538,512		56.15

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1986

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	16,971,505	7,456,317		43.93
Automobile	22,986,000	18,382,000		79.97
Accident & Sickness	14,062,619	12,170,750		86.54
All Other Classes	5,954,000	1,790,000		30.06
TOTAL (a)	59,974,124	39,799,067		66.36
LIFE INSURANCE (including annuities)	31,086,124	4,877,490	Death Claims	
		74,453	Disability Claims	
		299,763	Matured Endowments	
		217,926	Total Annuity Payments	
		2,334,200	Surrender Values	
		3,238,029	Dividends	
			Unclassified	
TOTAL (b)	31,086,124	11,041,861		35.52
GRAND TOTAL (a) (b)	91,060,248	50,840,928		55.83

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1986		New Issued and Other Additions in 1987		Policies in Force End of 1987	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	57	8,056,000	3	509,500	60	8,565,500
ACTRA Fraternal Benefit Society	28	264,000	8	140,000	36	404,000
Aetna Life Insurance Company	1	5,000			1	5,000
Alexander Hamilton Life Insurance Company of America	1,010	6,241,331	259	1,872,474	1,269	8,113,805
Allstate Life Insurance Company	1	10,000			1	10,000
Allstate Life Insurance Company of Canada	102	2,228,000	45	2,452,000	147	4,680,000
American Bankers Life Assurance Company of Florida		402,564		153,798		556,362
American Life Insurance Company	74	9,387,839	9	1,526,500	83	10,914,339
AMEX Life Assurance Co.						
Assumption Mutual Life Insurance Company	572	17,574,123	72	3,460,573	644	21,034,696
Balboa Life Insurance Company	2	6,694,317		8,235,975	2	14,930,292
Bankers Life & Casualty Company						
Blue Cross Life Insurance Company of Canada	449	72,990	60	12,226	509	85,216
The Canada Life Assurance Company	2,806	165,986,452	292	28,514,382	3,098	194,500,834
Canadian Foresters Life Insurance Society	33	217,057	2	22,281	35	239,338
Canadian General Life Insurance Company	880	99,404,718	497	13,336,843	1,377	112,741,561
Chrysler Life Insurance Company of Canada	19	87,255	5	61,441	24	148,696
CIGNA Life Insurance Company of Canada						
The Citadel Life Assurance Company	56	5,636,286	7	845,103	63	6,481,389
College Retirement Equities Fund						
Colonia Life Insurance Company	3	228,280	56	4,987,570	59	5,215,850
Combined Insurance Company of America	5	70,800		280,000	5	350,800
Commercial Union Life Assurance Company of Canada	1,177	43,517,006	103	7,217,735	1,280	50,734,741
Confederation Life Insurance Company	995	297,300,664	4	112,972,006	999	410,272,670
Connecticut General Life Insurance Company		34,579				34,579
Constellation Assurance Company						
Continental Assurance Company						

Co-operants, Mutual Life Insurance Society	18	776,314	2	2,528,771	20	3,305,085
Co-operators Life Insurance Company	1,760	94,513,190	62	16,034,033	1,822	110,547,223
The Credit Life Insurance Company	44	501,756	15	277,943	59	779,699
Crown Life Insurance Company	376	9,087,558	77	29,935,661	453	39,023,219
CUMIS Life Insurance Company	226	43,291,705	20	13,081,543	246	56,373,248
CUNA Mutual Insurance Society	54	356,652		99	54	356,751
Eaton Life Assurance Company	194	8,693,823	60	41,059,113	254	49,752,936
Electrical Workers' Benefit Association	92	220,800	2	4,800	94	225,600
The Empire Life Insurance Company	1,084	13,884,723	2	2,182,698	1,086	16,067,421
Equitable Life Insurance Company of Canada	25	17,240,828	1	104,698	26	17,345,526
The Excelsior Life Insurance Company	499	27,832,691	6	3,091,584	505	30,924,275
Financial Life Assurance Company of Canada	6	1,150,000	2	1,000,000	8	2,150,000
First North American Insurance Company	119	956,842	26	384,362	145	1,341,204
Ford Life Insurance Company						
General American Life Insurance Company	8	493,915	5	340,303	13	834,218
Gerling Global Life Insurance Company	45	339			45	339
Glacier National Life Assurance Company	5	40,368		403	5	40,771
The Globe Life Insurance Company	1,277	172,471,401	142	34,943,314	1,419	207,414,715
The Grand Orange Lodge of British America - Benefit Fund	139	362,451	1	21,469	140	383,920
The Great-West Life Assurance Company	86	2,734,726	3	238,114	89	2,972,840
The Halifax Life Insurance Company	6,858	206,010,566	766	52,453,346	7,624	258,463,912
The Imperial Life Assurance Company of Canada	38	2,162,829	14	5,190,769	52	7,353,598
Industrial-Alliance Life Insurance Company						
John Alden Life Insurance Company	5	147,483		8,178	5	155,661
John Hancock Mutual Life Insurance Company	799	10,914,642	77	2,167,603	876	13,082,245
Knights of Columbus	15	282,301	3	48,484	18	330,785
The Laurentian Mutual Insurance Company	93	12,668,858	61	15,369,606	154	28,038,464
Laurier Life Insurance Company						
Life Insurance Company of North America	1,508	35,932,193	235	13,272,046	1,743	49,204,239
London-Life Insurance Company						

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1986		New Issued and Other Additions in 1987		Policies in Force End of 1987	
	No.	Amount	No.	Amount	No.	Amount
MIC Life Insurance Corporation	1,389	13,059,521	(211)	(2,266,918)	1,178	10,792,603
The Manufacturers Life Insurance Company	1,763	84,029,609	55	37,116,689	1,818	121,146,298
The Maritime Life Assurance Company	914	97,853,291	8	48,443,381	922	146,296,672
Massachusetts General Life Insurance Company						
Massachusetts Indemnity & Life Insurance Company						
Massachusetts Mutual Life Insurance Company	1	15,000			1	15,000
Metropolitan Life Insurance Company	2,581	44,012,334	856	32,407,940	3,437	76,420,274
Metropolitan Life Insurance Company of Canada	3	100,000	9	625,000	12	725,000
MONY Life Insurance Company of Canada	15	1,592,000	27	2,535,000	42	4,127,000
The Mutual Life Assurance Company of Canada	7,975	349,209,039	1,120	105,492,490	9,095	454,701,529
Mutual of Omaha Insurance Company	1,216	37,345,931	258	9,490,771	1,474	46,836,702
National Fidelity Life Insurance Company						
The National Life Assurance Company of Canada	103	44,579,924	9	12,299,241	112	56,879,165
New York Life Insurance Company	119	28,151,527	2	3,631,050	121	31,782,577
New York Life Insurance Company of Canada						
North American Life Assurance Company	557	15,439,219	13	2,341,276	570	17,780,495
North American Life & Casualty Company	41	214,250			41	214,250
The North West Life Assurance Company of Canada	16	599,000			16	599,000
Norwich Union Life Insurance Society	34	774,334	5	561,032	39	1,335,366
Old Republic Life Insurance Company	25	59,889	18	128,992	43	188,881
The Paul Revere Life Insurance Company	2	110,000			2	110,000
Pennsylvania Life Insurance Company	63	861,629	2	395,175	65	1,256,804
Pioneer Life Assurance Company	5	168,819	1	74,569	6	243,388
Principal Life Insurance Company of Canada						
Provident Alliance Life Insurance Company	2	6,694,317		8,235,975	2	14,930,292

The Prudential Assurance Company Limited	165	106,097,968	5	11,918,691	170	118,016,659
The Prudential Insurance Company of America	5,394	114,701,344	447	22,736,826	5,841	137,438,170
The Prudential Life Assurance Company of England (Canada)	1	73,250	2	61,440	3	134,690
Reliable Life Insurance Company	18	12,713,303	2	11,863,753	20	24,577,056
Royal Life Insurance Company of Canada	2	600,00			2	600,000
Royal Life Insurance Limited	24	410,946	3	50,913	27	461,859
Seaboard Life Insurance Company	14	3,991,706	7	2,788,960	21	6,780,666
La Societe d'assurance des Caisses Popularies Acadiennes	29	8,676,597	4	975,999	33	9,652,596
The Sovereign Life Insurance Company	146	5,299,780	24	2,350,625	170	7,650,405
The Standard Life Assurance Company	544	14,359,867	2	4,881,322	546	19,241,189
Sun Alliance and London Assurance Company (Canada)	101	9,416,692	31	4,002,861	132	13,419,553
Sun Alliance and London Assurance Company Limited	160	9,174,252	9	581,019	169	9,755,271
Sun Life Assurance Company of Canada	4,906	238,159,314	556	55,160,056	5,462	293,319,370
Teachers Insurance and Annuity Association of America	2	81,260			2	81,260
Toronto Mutual Life Insurance Company	54	598,628	11	47,292	65	645,920
Transamerica Life Insurance Company of Canada	284	28,811,002	47	4,845,163	331	33,656,165
Transamerica Occidental Life Insurance Company	219	11,394,439	11	2,898,604	230	14,293,043
The Travelers Insurance Company	13	5,756,746		(5,591,368)	13	165,378
Travelers Life Insurance Company of Canada	15	9,339,777		17,474	15	9,357,251
Union of Canada Life Insurance	3	75,975	1	3,774,964	4	3,850,939
UNUM Life Insurance Company	1	5,000			1	5,000
UNUM Life Insurance Company of America						
The Wawanesa Mutual Life Insurance Company	257	12,796,802	45	2,928,512	302	15,725,314
Westbury Life Insurance Company	34	3,659,751			34	3,659,751
The Western Life Assurance Company	25	1,368,713	3	681,594	28	2,050,307
Zurich Life Insurance Company of Canada	41	3,021,490	5	1,230,247	46	4,251,737
TOTALS	52,919	2,651,602,450	6,391	810,055,957	59,310	3,461,658,407

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
The Abbey Life Insurance Company of Canada	42,474		42,474				42,474
• **ACTRA Fraternal Benefit Society			1,587			18,918	20,505
Aetna Life Insurance Company	581		581				581
Alexander Hamilton Life Insurance Company of America		40,449	40,449				40,449
Allstate Life Insurance Company	289		289				289
Allstate Life Insurance Company of Canada	11,261	3,729	14,990	3,550		3,550	18,540
American Bankers Life Assurance Company of Florida		4,990	4,990				4,990
American Life Insurance Company	32,408		32,408				32,408
AMEX Life Insurance Company							
Assumption Mutual Life Insurance Company	136,093	5,758	141,851	60,984	19,493	80,477	222,328
Balboa Life Insurance Company		128,198	128,198				128,198
Bankers Life & Casualty Company							
Blue Cross Life Insurance Company of Canada	86,855	169,541	256,396				256,396
The Canada Life Assurance Company	1,192,720	248,407	1,441,127	2,939,218	20,393	2,959,611	4,400,738
• **Canadian Foresters Life Insurance Society			3,228			4,000	7,228
Canadian General Life Insurance Company	250,306	65,494	315,800				315,800
Chrysler Life Insurance Company of Canada		1,095	1,095				1,095
CIGNA Life Insurance Company of Canada							
The Citadel Life Assurance Company	15,674	(1,572)	14,102	515	3,828	4,343	18,445
College Retirement Equities Fund							
Colonia Life Insurance Company	28,004		28,004				28,004
Combined Insurance Company of America	387	482	869				869
Commercial Union Life Assurance Company of Canada	66,878	135,462	202,340	74,671		74,671	277,011
Confederation Life Insurance Company	105,509	1,079,131	1,184,640	168	3,909	4,077	1,188,717
Connecticut General Life Insurance Company		121	121				121

Constellation Assurance Company							
Continental Assurance Company							
Co-operants, Mutual Life Insurance Society	961	14,160	15,121				15,121
Co-operators Life Insurance Company	215,229	103,413	318,642	119,148	205,937	325,085	643,727
The Credit Life Insurance Company		4,774	4,774				4,774
Crown Life Insurance Company	59,352	89,674	149,026	41,606	49,040	90,646	239,672
CUMIS Life Insurance Company	34,936	231,048	265,984		128,822	128,822	394,806
CUNA Mutual Insurance Society	4,066		4,066				4,066
Eaton Life Assurance Company	25,396	143,738	169,134	29,138		29,138	198,272
*Electrical Workers' Benefit Association			1,116				1,116
The Empire Life Insurance Company	136,925	26,474	163,399	125,269		125,269	288,668
Equitable Life Insurance Company of Canada	7,038	56,220	63,258	840		840	64,098
The Excelsior Life Insurance Company	260,501	35,404	295,905	112,199	8,114	120,313	416,218
Financial Life Assurance Company of Canada	2,517		2,517				2,517
*First North American Insurance Company			25,706				25,706
Ford Life Insurance Company		6,371	6,371				6,371
General American Life Insurance Company							
Gerling Global Life Insurance Company	1,835		1,835				1,835
Glacier National Life Assurance Company							
The Globe Life Insurance Company	1,133		1,133				1,133
*The Grand Orange Lodge of British America - Benefit Fund			13,581				13,581
The Great-West Life Assurance Company	358,045	421,607	779,652	96,892	510,092	606,984	1,386,636
Halifax Life Insurance Company	16,113		16,113				16,113
The Imperial Life Assurance Company of Canada	2,348,530	83,932	2,432,462	931,954		931,954	3,364,416
Industrial-Alliance Life Insurance Company		7,043	7,043				7,043
John Alden Life Insurance Company							
John Hancock Mututal Life Insurance Company	477	245	722		39	39	761
* **Knights of Columbus			122,955			18,425	141,380
The Laurentian Mutual Insurance Company	2,973		2,973	293,818		293,818	296,791
Laurier Life Insurance Company	92		92				92
Life Insurance Company of North America							
London Life Insurance Company	272,207	60,716	332,923	60,789		60,789	393,712

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
MIC Life Insurance Corporation		24,701	24,701				24,701
The Manufacturers Life Insurance Company	441,685	73,321	515,006	478,177	357,251	835,428	1,350,434
The Maritime Life Assurance Company	255,263	253,875	509,138	393,972	281,729	675,701	1,184,839
Massachusetts General Life Insurance Company							
Massachusetts Indemnity & Life Insurance Company							
Massachusetts Mutual Life Insurance Company	276		276				276
Metropolitan Life Insurance Company	112,964	141,370	254,334	36,827	3,766	40,593	294,927
Metropolitan Life Insurance Company of Canada	36,400		36,400	190,484		190,484	226,884
MONY Life Insurance Company of Canada	22,482		22,482	61,136		61,136	83,618
The Mutual Life Assurance Company of Canada	2,952,007	148,155	3,100,162	2,527,076	1,404,939	3,932,015	7,032,177
Mutual of Omaha Insurance Company	384,160	5,766	389,926	746		746	390,672
National Fidelity Life Insurance Company							
The National Life Assurance Company of Canada	59,628	112,573	172,201		666,436	666,436	838,637
New York Life Insurance Company	57,104	98,786	155,890				155,890
New York Life Insurance Company of Canada				350		350	350
North American Life Assurance Company	175,371	8,681	184,052	35,535	77,858	111,393	295,445
North American Life & Casualty Company	1,856		1,856				1,856
The North West Life Assurance Company of Canada	2,073		2,073	7,442		7,442	9,515
Norwich Union Life Insurance Society	7,028	1,718	8,746				8,746
Old Republic Life Insurance Company							
The Paul Revere Life Insurance Company	1,363	2,254	3,617				3,617
Pennsylvania Life Insurance Company	5,500	1,489	6,898				6,989
Pioneer Life Assurance Company	1,416		1,416	824		824	2,240
Principal Life Insurance Company of Canada							
Provident Alliance Life Insurance Company		128,198	128,198				128,198

The Prudential Assurance Company Limited	55,695	211,445	267,140	4,950	54,123	59,073	326,213
The Prudential Insurance Company of America	1,057,597	149,608	1,207,205	263,869	(250)	263,619	1,470,824
The Prudential Life Assurance Company of England (Canada)	436		436	134,321	2,277	136,598	137,034
Reliable Life Insurance Company	7,924	27,782	35,706				35,706
Royal Life Insurance Company of Canada	1,550		1,550				1,550
Royal Life Insurance Limited	4,376	19	4,395				4,395
Seaboard Life Insurance Company	3,841	91,754	95,595	347,765		347,765	443,360
La Societe d'assurance des Caisses Popularies Acadiennes	4,492	41,653	46,145				46,145
The Sovereign Life Insurance Company	36,178		36,178	3,630		3,630	39,808
The Standard Life Assurance Company	172,891		172,891	33,884	153,405	187,289	360,180
Sun Alliance and London Assurance Company (Canada)	30,626		30,626	1,673		1,673	32,299
Sun Alliance and London Assurance Company Limited	44,162	407	44,569				44,569
Sun Life Assurance Company of Canada	1,741,931	472,708	2,214,639	507,315	2,606,631	3,113,946	5,328,585
Teachers Insurance and Annuity Association of America	85		85				85
Toronto Mutual Life Insurance Company	5,216		5,216				5,216
Transamerica Life Insurance Company of Canada	92,185		92,185	1,530	772	2,302	94,487
Transamerica Occidental Life Insurance Company of Canada	44,638	43,018	87,656				87,656
The Travelers Insurance Company	(2,126)	1,601	(525)				(525)
Travelers Life Insurance Company of Canada	715	2,901	3,616	2,237		2,237	5,853
UNUM Life Insurance Company	(316)		(316)				(316)
UNUM Life Insurance Company of America							
Union of Canada Life Insurance	1,615		1,615				1,615
The Wawanesa Mutual Life Insurance Company	79,738		79,738	49,108		49,108	128,846
Westbury Life Insurance Company	3,381	80	3,461				3,461
The Western Life Assurance Company	6,820		6,820				6,820
Zurich Life Insurance Company of Canada	7,152	11,857	19,009				19,009
*Direct Premium Income Insurance							
**Direct Considerations for Annuities							
TOTALS *I-168,173 **A- 41,343	13,635,143	5,221,824	19,025,140	9,973,610	6,558,604	16,573,557	35,598,697

Note: Companies marked with an * or ** do not provide detailed information.

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Abbey Life Insurance Company of Canada	O						63	
	G							63
ACTRA Fraternal Benefit Society	O							
	G							
Aetna Life Insurance Company	O	(10,051)						
	G							(10,051)
Alexander Hamilton Life Insurance Company of America	O							
	G	45,626						45,626
Allstate Life Insurance Company	O							
	G							
Allstate Life Insurance Company of Canada	O	62,628				2,321		
	G	104						65,053
American Bankers Life Assurance Company of Florida	O							
	G							
American Life Insurance Company	O					108		
	G							108
AMEX Life Assurance Company	O							
	G							
Assumption Mutual Life Insurance Company	O	2,580		3,685		21,174		
	G							27,439
Balboa Life Insurance Company	O							
	G	22,281						22,281
Bankers Life & Casualty Company	O							
	G							
Blue Cross Life Insurance Company of Canada	O	(55)						
	G	93,515						93,460

The Canada Life	O	380,516		5,680		406,132	467,264	
Assurance Company	G	976,280	1,050				10,335	2,247,257
Canadian Foresters Life	O				22,700			
Insurance Society	G							22,700
Canadian General Life	O	2,078						
Insurance Company	G	6,892					6,336	15,306
Chrysler Life Insurance	O							
Company of Canada	G	(15)						(15)
CIGNA Life Insurance	O							
Company of Canada	G							
The Citadel Life	O	29				527	3,662	
Assurance Company	G	36						4,254
College Retirement	O							
Equities Fund	G							
Colonia Life	O							
Insurance Company	G							
Combined Insurance	O							
Company of America	G							
Commercial Union Life Assurance	O						6,912	
Company of Canada	G	111,247						118,159
Confederation Life	O	39,227		13,133		43,920	83,415	
Insurance Company	G	727,081					96,450	1,003,226
Connecticut General Life	O							
Insurance Company	G	73						73
Continental	O							
Assurance Company	G							
Co-operants, Mutual Life	O	500		91			87	
Insurance Society	G							678
Co-operators Life	O	30,930		2,000		12,713	33,993	
Insurance Company	G	33,455					7,053	120,144
The Credit Life	O							
Insurance Company	G	(442)						(442)
Crown Life	O	7,127		11,943		4,977	16,658	
Insurance Company	G	28,433						69,138
CUMIS Life	O						2,153	
Insurance Company	G	189,463						191,616
CUNA Mutual Insurance	O	(19)					1,176	
Society	G							1,157

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Eaton Life Assurance Company	O	990						
	G					3,550	630	5,170
Electrical Workers' Benefit Association	O							
	G							
The Empire Life Insurance Company	O	388,136		41,231				
	G	8,195				64,399	64,370	
							254	566,585
The Equitable Life Insurance Company of Canada	O							
	G	1,599				5,159	3,394	
							16,005	26,157
The Excelsior Life Insurance Company	O	131						
	G	43,578				23,180	42,241	
							(1,201)	107,929
First North American Insurance Company	O							
	G							
Financial Life Assurance Company of Canada	O							
	G							
Ford Life Insurance Company	O							
	G	17,404						17,404
General American Life Insurance Company	O							
	G							
Gerling Global Life Insurance Company	O	58						
	G						333	391
Glacier National Life Assurance Company	O							
	G							
Globe Life Insurance Company	O							
	G					2,771		2,771

The Grand Orange Lodge of	O				3,731			
British America - Benefit Fund	G							3,731
The Great-West Life	O	66,789		2,369		92,429	221,974	
Assurance Company	G	295,512						678,973
Halifax Life	O					7,183	150	
Insurance Company	G							2,333
The Imperial Life Assurance	O	111,508		11,182		245,814	451,869	
Company of Canada	G					3,280	3,882	827,535
Industrial-Alliance Life	O							
Insurance Company	G							
John Alden Life	O							
Insurance Company	G							
John Hancock Mutual	O						155	
Life Insurance Company	G	270						(115)
Knights	O				77,685			
of Columbus	G							77,685
The Laurentian Mutual	O							
Insurance Company	G							
Laurier Life	O	2						
Insurance Company	G							2
Life Insurance Company of	O							
North America	G							
London Life	O	(781)	7,006	2,000		83,181	152,240	
Insurance Company	G	(2,441)	6,174				(99)	247,280
MIC Life	O							
Insurance Corporation	G	27,697						27,697
The Manufacturers Life	O	169,558		3,674		129,062	114,924	
Insurance Company	G	82,953					1,196	501,367
The Maritime Life	O	57,671		1,000		125,804	18,289	
Assurance Company	G	487,932						690,696
Massachusetts General Life	O							
Insurance Company	G							

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Massachusetts Indemnity & Life Insurance Company	O							
	G							
Massachuesetts Mutual Life Insurance Company	O							
	G							
Metropolitan Life Insurance Company	O	18,130	12,018	12,915		51,346	54,154	
	G	107,019					9,289	264,871
Metropolitan Life Insurance Company of Canada	O							
	G							
MONY Life Insurance Company of Canada	O			5		3,171	34	
	G							3,210
The Mutual Life Assurance Company of Canada	O	133,261	13,200	2,000		455,559	1,086,083	
	G	12,473				(355)	14,258	1,716,479
Mutual of Omaha Insurance Company	O	2,457				25,762	26,823	
	G	35,834						90,876
National Fidelity Life Assurance Company	O							
	G							
The National Life Assurance Company of Canada	O	45,000				1,520	4,226	
	G	9,293						60,039
New York Life Insurance Company	O	157,570				4,701	19,424	
	G	21,326					70,491	273,512
New York Life Insurance Company of Canada	O							
	G							
North American Life Assurance Company	O	38,628		14,510		39,809	64,426	
	G							157,373
North American Life & Casualty Company	O							
	G							

The North West Life Assurance Company of Canada	O						
	G						
Norwich Union Life Insurance Society	O					762	
	G						762
Old Republic Life Insurance Company	O						
	G						
The Paul Revere Life Insurance Company of Canada	O						
	G	4,584					4,584
Pennsylvania Life Insurance Company	O						
	G	4,656				343	4,999
Pioneer Life Assurance Company	O			398		442	
	G						840
Principal Life Insurance Company of Canada	O						
	G						
Provident Alliance Life Insurance Company of Canada	O						
	G	22,281					22,281
The Prudential Assurance Company Limited	O				17,216	24,078	
	G	143,000				8,231	192,525
The Prudential Insurance Company of America	O	51,595		14,368	79,842	293,874	
	G	102,072	211			1,037	542,999
The Prudential Life Assurance Company of England (Canada)	O						
	G						
Reliable Life Insurance Company	O	492		636	743		
	G						1,871
Royal Life Insurance Limited	O					1,823	
	G						1,823
Royal Life Insurance Company of Canada	O						
	G						
Seaboard Life Insurance Company	O						
	G				2,618	233	2,851
La Societe d'assurance des Caisses Populaires Acadiennes	O				26,430		36,077
	G	9,647					
The Sovereign Life Insurance Company	O				6,400	1,846	
	G						8,246

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Standard Life Assurance Company	O			29,326		68,550	82,297	
	G	93						180,266
Sun Alliance and London Assurance Company (Canada)	O					456	47	
	G							503
Sun Life Assurance Company Limited	O			1,555		762	3,467	
	G							5,784
Teachers Insurance and Annuity Association of America	O							
	G							
Toronto Mutual Life Life Insurance	O					6,882	153	
	G							7,035
Transamerica Life Insurance Company of Canada	O	12,298				2,711	503	
	G							15,512
Transamerica Occidental Life Insurance Company of Canada	O							
	G	34,496						34,496
The Travelers Insurance Company	O							
	G	(14,858)						(14,858)
Travelers Life Insurance Company of Canada	O							
	G							
UNUM Life Insurance Company	O							
	G							
UNUM Life Insurance Company of America	O						143	
	G							143
Union of Canada Life Insurance	O							
	G							

The Wawanesa Mutual Life Insurance Company	O	5,000				1,514	3,918	
	G							10,432
Westbury Life Insurance Company	O							
	G							
The Western Life Assurance Company	O					600	248	
	G							848
Zurich Life Insurance Company of Canada	O	8,027					560	
	G	10,522						19,109
TOTALS		6,268,220	39,659	207,989	104,116	2,208,975	3,983,444	12,812,403

PROPERTY INSURANCE

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aegon Insurance Company (U.K.) Limited						
The Aetna Casualty & Surety Company	12,000	6,000	50.00	30,000		
Aetna Insurance Company		(215,000)			216,000	
Affiliated FM Insurance Company	19,000			10,000		
The Albion Insurance Company of Canada						
Allendale Mutual Insurance Company	2,000			1,000		
Allianz Insurance Company		1,000		3,000	8,000	266.66
Allstate Insurance Company						
Allstate Insurance Company of Canada	13,000			15,000	7,000	46.67
American Bankers Insurance Company of Florida	58,000	1,000	1.72	80,000	1,000	1.25
American Home Assurance Company	1,156,000	72,000	6.23	996,000		
The American Road Insurance Company	1,000					
Argonaut Insurance Company (Discontinuing)						
Arkwright-Boston Manufacturers Mutual Insurance Company	1,000			6,000		
The Boiler Inspection and Insurance Company of Canada				1,000	1,000	100.00
The Canada Accident and Fire Assurance Company	12,000	15,000	125.00	4,000	5,000	125.00
Canada Life Casualty Insurance Company						
Canadian General Insurance Company	129,000	77,000	59.69	142,000	89,000	62.68
The Canadian Indemnity Company	490,000	29,000	5.92	494,000	272,000	55.06
The Canadian Provincial Insurance Company						
The Canadian Surety Company	97,000	89,000	91.75	128,000	20,000	1.56
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	(38)			6,000		
The Casualty Company of Canada	506,000	154,000	30.43	420,000	198,000	47.14
The Century Insurance Company of Canada						
Chateau Insurance Company	6,000			6,000		
Chrysler Insurance Company						
Chubb Insurance Company of Canada	4,000			5,000		
CIGNA Insurance Company of Canada	39,000	11,000	28.21	30,000	1,000	3.33

The Citadel General Assurance Company	1,000					
The Commerce Group Insurance Company	1,000			1,000	2,000	200.00
Commerce and Industry Insurance Company of Canada		(4,000)		5,000	(15,000)	
Commercial Union Assurance Company of Canada	1,321,000	494,000	37.40	1,259,000	503,000	39.95
Commercial Union Assurance Company plc						
Commonwealth Insurance Company	120,000			87,000	44,000	50.57
Constitution Insurance Company of Canada	86,000	(1,077,000)		67,000	732,000	1,092.53
The Continental Insurance Company	409,000	715,000	174.82	472,000	58,000	12.29
The Continental Insurance Company of Canada	1,000			1,000		
The Contingency Insurance Company Limited	5,000	1,000	20.00	6,000		
Co-operators General Insurance Company	1,616,000	707,000	43.75	1,374,000	511,000	37.19
Coronation Insurance Company Limited						
Coseco Insurance Company						
CUMIS General Insurance Company	44,000	11,000	25.00			
The Dominion of Canada General Insurance Company	361,000	141,000	39.06	282,000	251,000	89.00
The Dominion Insurance Corporation	3,000	1,000	33.33	5,000	7,000	140.00
Eaton Insurance Company	246,000	217,000	8.21			
Ecclesiastical Insurance Office plc	62,000	6,000	9.68	67,000	45,000	67.16
Economical Mutual Insurance Company	246,000	217,000	88.21	220,000	36,000	16.36
Elite Insurance Company	80,000	273,000	341.25	81,000	12,000	14.81
The Employers Insurance of Wausau, A Mutual Company						
English and American Insurance Company Limited						
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	3,000	6,000	200.00	5,000	5,000	100.00
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Incendie Accidents	3,000			3,000		
The General Accident Assurance Company of Canada	414,000	360,000	86.96	429,000	129,000	30.07
General Insurance Corporation of New Brunswick	204,000	137,000	67.16	39,000	20,000	5.12
Gerling Global General Insurance Company	147,000	25,000	17.01	32,000	10,000	3.12
Gold Circle Insurance Company		1,000		3,000	42,000	1,400,000
Grain Insurance and Guarantee Company	63,000	138,000	219.05	52,000	7,000	13.46
Great American Insurance Company						
Le Groupe Desjardins Assurances Generales		8,000		(7,000)		
Guardian Insurance Company of Canada	416,000	235,000	56.49	373,000	33,000	8.85

PROPERTY INSURANCE (continued)

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Halifax Insurance Company	73,000	2,000	2.74	75,000	12,000	16.00
Hanover Insurance Company	1,000			2,000	2,000	100.00
The Hartford Fire Insurance Company	8,000			5,000		
Hartford Insurance Company of Canada						
Herald Insurance Company	1,000			2,000	3,000	150.00
Highland Group Insurance Ltd.	74,923			63,527	1,203	1.89
The Home Insurance Company	14,000	4,000	28.57	15,000	27,000	180.00
Insurance Company of North America	17,000	(3,000)		42,000	48,000	114.28
The Insurance Corporation of Ireland Limited						
Jevco Insurance Company						
John Deere Insurance Company of Canada	30,000			35,000	(1,000)	
Kansa General Insurance Company				48,000		
Kent General Insurance Corporation	94,000	242,000	257.45	74,000	(11,000)	
Laurentian Casualty Company of Canada	3,000			(8,000)	3,000	
The Laurentian General Insurance Company Inc.		102,000		43,000		
The Laurentian Shield Insurance Company		1,000		6,000	4,000	66.67
Liberty Mutual Fire Insurance Company	1,000			1,000		
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London and Midland General Insurance Company	33,000	28,000	84.85	21,000	13,000	61.90
Lumbermens Mutual Casualty Company				6,000		
Lumbermen's Underwriting Alliance	65,000	1,000	1.54	20,000	6,000	30.00
Markel Insurance Company of Canada	147,000	8,000	5.44	163,000	(9,000)	
Metropolitan Insurance Company						
Motors Insurance Corporation						

New Hampshire Insurance Company	25,000	381,000	1,524.00	245,000	27,000	11.02
New Rotterdam Insurance Company	5,000	1,000	20.00	6,000		
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	352,000	263,000	74.72	362,000	149,000	41.16
North American Company for Property and Casualty Insurance						
Nova Scotia General Insurance Company				107,000	13,000	12.15
Old Republic Insurance Company	1,000					
Pacific Employers Insurance Company		3,000			1,000	
The Personal Insurance Company of Canada	14,000	4,000	28.57	11,000	1,000	
Phoenix Assurance Company of Canada	301,000	86,000	28.57	233,000	65,000	
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	99,000	25,000	25.25	88,000	20,000	2.27
Prince Edward Island Mutual Fire Insurance Company	4,759,068	2,700,974	56.75	4,299,978	2,449,114	56.96
Progressive Casualty Insurance Company						
Protection Mutual Insurance Company		526,000		(3,000)		
Prudasco Insurance Company						
Prudential of America General Insurance Company (Canada)	33,000	10,000	30.30	17,000		
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	326,000	165,000	50.61	317,000	47,000	14.82
Reliance Insurance Company	3,000	7,000	233.33	9,000	(29,000)	
Royal Insurance Company of Canada	1,104,000	495,000	44.84	1,196,000	394,000	32.94
St. Paul Fire and Marine Insurance Company	14,000	(3,000)		29,000	33,000	113.79
Scottish & York Insurance Company Limited	16,000	4,000	25.00	57,000	22,000	38.60
Seaboard Life Insurance Company						
Seaboard Surety Company of Canada						
Security Insurance Company of Hartford	1,000			2,000		
Sentry Insurance A Mutual Company	9,000	77,000	855.56	13,000	15,000	115.38
Simcoe & Erie General Insurance Company	12,000	(9,000)		19,000	24,000	126.31
The Sovereign General Insurance Company	113,000	6,000	5.31	76,000		
The Stanstead and Sherbrooke Insurance Company	2,000					
Sun Alliance Insurance Company	541,000	219,000	40.48	552,000	74,000	13.40
Symons General Insurance Company	(5,000)			36,000	6,000	16.67

PROPERTY INSURANCE (continued)

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company	106,000	63,000	59.43	116,000	73,000	62.93
Traders General Insurance Company	59,000	35,000	59.32	65,000	40,000	61.54
Trafalgar Insurance Company Limited	1,000			1,000		
Transit Insurance Company						
Transport Insurance Company		2,000			(8,000)	
The Travelers Indemnity Company	12,000	4,000	33.33	29,000	44,000	151.72
The Travelers Indemnity Company of Canada	22,000	143,000	650.00	18,000	3,000	33.33
USF & G Insurance Company of Canada	128,000	1,000	0.78	129,000	(6,000)	
Unifund Assurance Company	134,000	86,000	64.18	121,000	2,000	1.65
United States Fidelity and Guaranty Company	9,000	4,000	44.44	99,000	(115,000)	
United States Fire Insurance Company	4,000	6,000	150.00			
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	322,000	166,000	51.55	480,000	350,000	72.91
Wellington Insurance Company	582,000	428,000	73.54	326,000	410,000	125.77
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Insurance Company	71,000	19,000	26.76	62,000	11,000	17.74
TOTALS	17,887,953	8,937,974	49.96	15,023,640	7,994,440	53.21

AUTOMOBILE INSURANCE

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Aetna Casualty & Surety Company						
Aetna Insurance Company						
The Albion Insurance Company of Canada						
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	113,000	64,000	56.64	100,000	105,000	
American Bankers Insurance Company of Florida						
American Home Assurance Company	(16,000)	(155,000)		117,000		
The American Road Insurance Company	16,000					
Anglo Canada General Insurance Company						
Argonaut Insurance Company (Discontinuing)						
Buffalo Insurance Company						
The Canada Accident and Fire Assurance Company	1,000	11,000	1,100.00	24,000	17,000	70.83
Canada Life Casualty Insurance Company						
Canadian General Insurance Company	288,000	122,000	42.36	329,000	296,000	89.97
The Canadian Indemnity Company	502,000	363,000	72.31	442,000	350,000	79.18
The Canadian Provincial Insurance Company	2,000			2,000		
The Canadian Surety Company	3,000	(12,000)		13,000	47,000	361.54
The Casualty Company of Canada	1,442,000	1,437,000	99.65	1,353,000	844,000	62.38
The Century Insurance Company of Canada						
Chateau Insurance Company	3,000			1,000		
Chrysler Insurance Company	9,000	7,000	77.78	11,000		
Chubb Insurance Company of Canada					1,000	
CIGNA Insurance Company of Canada	5,000	(5,000)		2,000	6,000	300.00
The Citadel General Assurance Company	4,000	43,000	1,075.00	(1,000)	1,000	
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	3,547,000	2,383,000	67.18	3,320,000	2,473,000	74.49
Commonwealth Insurance Company		(15,000)			1,000	

AUTOMOBILE INSURANCE (continued)

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Constitution Insurance Company of Canada						
Continental Casualty Company	5,000					
The Continental Insurance Company	141,000	64,000	45.39	138,000	20,000	14.49
The Continental Insurance Company of Canada	1,000			2,000	1,000	50.00
The Contingency Insurance Company Limited		9,000		22,000	25,000	113.64
Co-operators General Insurance Company	5,820,000	5,308,000	91.20	4,961,000	4,321,000	87.09
Coronation Insurance Company Limited						
Coseco Insurance Company						
CUMIS General Insurance Company	1,000					
The Dominion of Canada General Insurance Company	920,000	566,000	61.52	830,000	667,000	80.36
The Dominion Insurance Corporation		(18,000)		10,000	22,000	220.00
Eaton Insurance Company						
Ecclesiastical Insurance Office plc						
Economical Mutual Insurance Company	750,000	789,000	105.20	576,000	897,000	155.73
Elite Insurance Company						
The Employers Insurance of Wausau, A Mutual Company						
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	1,000	1,000	100.00			
Foremost Insurance Company, Grand Rapids, Michigan						
GAN Incendie Accidents		5,000		11,000	13,000	118.18
The General Accident Assurance Company of Canada	866,000	574,000	66.28	908,000	1,196,000	131.71
General Insurance Corporation of New Brunswick				121,000	60,000	49.59
Gerling Global General Insurance Company				13,000		
Gibraltar General Insurance Company		2,000		(2,000)	(5,000)	
Gold Circle Insurance Company		72,000		11,000	289,000	2,627.27
Great American Insurance Company						
Guardian Insurance Company of Canada	1,370,000	1,658,000	121.02	1,250,000	843,000	67.44

The Halifax Insurance Company		16,000			7,000	
The Hartford Fire Insurance Company						
The Hartford Insurance Company of Canada						
Herald Insurance Company						
Highlands Group Insurance Limited						
The Home Insurance Company	221,000	320,000	144.80	326,000	310,000	95.09
Insurance Company of North America						
The Insurance Corporation of Ireland Limited		1,000				
Jevco Insurance Company						
John Deere Insurance Company of Canada						
Kansa General Insurance Company		1,000				
Kent General Insurance Corporation	134,000	49,000	36.57	44,000	222,000	504.54
Laurentian Casualty Company of Canada						
The Laurentian General, Insurance Company Inc.		56,000			78,000	
The Laurentian Shield Insurance Company		4,000		19,000	19,000	100.00
Liberty Mutual Fire Insurance Company	122,000	41,000	33.61	95,000	31,000	32.63
Liberty Mutual Insurance Company	29,000	16,000	55.17	18,000	8,000	44.44
The London Assurance (Discontinuing)						
London and Midland General Insurance Company						
Lumbermens Mutual Casualty Company	6,000			2,000		
Markel Insurance Company of Canada	741,000	332,000	44.80	916,000	(7,000)	
Metropolitan Insurance Company	1,000					
Motors Insurance Corporation	8,000	5,000	62.50			
New Hampshire Insurance Company						
New Rotterdam Insurance Company		10,000		22,000	25,000	113.64
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	793,000	692,000	87.26	709,000	419,000	59.10
North American Company for Property and Casualty Insurance						
Nova Scotia General Insurance Company				339,000	189,000	55.75
Old Republic Insurance Company	13,000			32,000		
Pacific Employers Insurance Company						
The Personal Insurance Company of Canada	70,000	52,000	74.29	41,000	4,000	9.76
Phoenix Assurance Company of Canada	76,000	2,000	2.63	90,000	64,000	71.11

AUTOMOBILE INSURANCE (continued)

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	632,000	515,000	81.49	416,000	326,000	78.36
Progressive Casualty Insurance Company						
Prudasco Assurance Company						
Prudential of America General Insurance Company (Canada)	84,000	44,000	52.38	18,000	6,000	33.33
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	594,000	666,000	112.12	622,000	563,000	90.51
Reliance Insurance Company					(1,000)	
Royal Insurance Company of Canada	1,468,000	1,212,000	82.56	1,485,000	1,365,000	91.91
St. Paul Fire and Marine Insurance Company					(1,000)	
Scottish & York Insurance Company Limited	(2,000)	99,000		5,000	16,000	320.00
Security Insurance Company of Hartford		3,000		7,000	9,000	128.57
Sentry Insurance A Mutual Company						
Simcoe & Erie General Insurance Company	2,000	23,000	1,150.00	49,000	55,000	112.24
The Sovereign General Insurance Company	11,000	11,000	100.00	10,000	4,000	40.00
The Stanstead and Sherbrooke Insurance Company						
Sun Alliance Insurance Company	435,000	273,000	62.76	417,000	268,000	64.27
Symons General Insurance Company						
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	235,000	100,000	42.55	269,000	243,000	90.33
Traders General Insurance Company	131,000	55,000	41.98	150,000	135,000	90.00
Trafalgar Insurance Company of Canada	2,000					
Transit Insurance Company						
Transport Insurance Company		(5,000)		(1,000)	31,000	
The Travelers Indemnity Company				23,000	1,000	4.35

Travelers Indemnity Company of Canada	(1,000)	4,000		10,000	2,000	20.00
Truck Insurance Exchange						
USF&G Insurance Company of Canada	9,000	(1,000)		9,000	11,000	122.22
Unifund Assurance Company	461,000	294,000	63.77	478,000	367,000	76.68
United States Fidelity and Guaranty Company						
United States Fire Insurance Company						
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	1,182,000	1,253,000	106.01	1,270,000	984,000	77.48
Wellington Insurance Company	766,000	607,000	79.24	507,000	438,000	86.39
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Insurance Company	3,000			2,000	1,000	50.00
TOTALS	24,020,000	20,023,000	83.36	22,986,000	18,382,000	79.97

ACCIDENT AND SICKNESS INSURANCE

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Abbey Life Insurance Company of Canada						
ACTRA Fraternal Benefit Society	5,794				2,105	
The Aetna Casualty & Surety Company						
Aetna Insurance Company						
The Albion Insurance Company of Canada						
Alexander Hamilton Life Insurance Company of America	35,076	43,195	125.19	12,779	(9,436)	
Alliance Mutual Life Insurance Company				4,786	6,385	133.41
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	24,000			41,000	1,000	2.28
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	24,724	17,346	70.15	23,657	9,509	40.20
American Bankers Insurance Company of Florida	20,000	9,000	45.00	32,000	1,000	3.12
American Bankers Life Assurance Company of Florida				2,268		
American Home Assurance Company				2,000		
American Life Insurance Company	162					
AMEX Life Assurance Company	11	34	309.09	8		
Argonaut Insurance Company (Discontinuing)						
Avemco Insurance Company						
Balboa Life Insurance Company						
Bankers Life & Casualty Company						
Blue Cross of Atlantic Canada	6,846,231	6,268,809	91.57	5,869,000	5,653,800	96.33
Blue Cross Life Insurance Company of Canada	189,926	36,282	19.10	207,389	201,026	96.93
The Canada Accident and Fire Assurance Company						
The Canada Life Assurance Company	245,824	151,136	61.48	207,739	153,041	73.66
Canada Life Casualty Insurance Company						
Canadian General Insurance Company						
Canadian General Life Insurance Company	167,441	(181,064)		118,049	414,487	351.11

The Canadian Indemnity Company						
The Canadian Provincial Insurance Company						
The Canadian Surety Company	5,000					
The Casualty Company of Canada						
The Century Insurance Company of Canada						
Chateau Insurance Company						
Chrysler Insurance Company						
Chrysler Life Insurance Company of Canada	1,601	238	14.86	(6)	(716)	
Chubb Insurance Company of Canada						
CIGNA Insurance Company of Canada						
CIGNA Life Insurance Company of Canada	617	4,913	796.27	568	8,634	1520.07
The Citadel General Assurance Company	362,000	56,000	15.47	307,000	246,000	80.13
The Citadel Life Assurance Company	10,007	5,897	58.92	6,760	10,035	148.44
Colonia Life Insurance Company						
Combined Insurance Company of America	505,331	102,502	20.28	467,091	131,528	28.15
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada	1,000			1,000		
Commercial Union Assurance Company of Canada	7,000	1,000	14.29	10,000	3,000	30.00
Commercial Union Life Assurance Company of Canada						
Commonwealth Insurance Company						
Confederation Life Insurance Company	1,158,116	254,023	21.93	1,111,158	267,702	24.09
Connecticut General Life Insurance Company	6,411	1,192	18.59	5,868	216	3.68
Constellation Assurance Company	217,870	82,981	38.08	153,224	57	.03
Constitution Insurance Company of Canada						
Continental Assurance Company						
The Continental Insurance Company	4,000			4,000	4,000	100.00
The Continental Insurance Company of Canada	6,000			4,000		
The Contingency Insurance Company Limited						
Co-operants, Mutual Life Insurance Society						
Co-operators General Insurance Company	102,000	39,000	38.24	191,000	106,000	55.49
Co-operators Life Insurance Company	154,548	111,262	71.99	45,945	75,957	165.32
Coronation Insurance Company Limited						
Coseco Insurance Company						
The Credit Life Insurance Company	31,883	(15,816)		75,461	17,157	22.73
Crown Life Insurance Company	64,117	49,821	77.70			
CUMIS General Insurance Company	5,000					
CUMIS Life Insurance Company	343,165	49,727	14.49	245,838	23,387	9.51
The Dominion of Canada General Insurance Company				3,330	2.588	77.71
The Dominion Insurance Corporation						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Eaton Insurance Company						
Eaton Life Assurance Company	17,443	7,914	45.37	16,601	6,980	42.04
Economical Mutual Insurance Company	5,000			3,000	1,000	33.33
Elite Insurance Company						
The Empire Life Insurance Company	13,669	6,957	50.89	3,866		
The Employers Insurance of Wausau, A Mutual Company						
Equitable Life Insurance Company of Canada	8,117	10,657	131.29			
The Excelsior Life Insurance Company	121,682	176,787	145.28	140,555	175,002	124.50
Financial Life Assurance Company of Canada						
Fireman's Fund Insurance Company						
First North American Insurance Company	25,706	75,795	294.85	5,703	5,403	94.73
Ford Life Insurance Company	6,213			5,687		
Foremost Insurance Company, Grand Rapids, Michigan						
The General Accident Assurance Company of Canada						
Gerling Global Life Insurance Company						
Glacier National Life Assurance Company	61,839	14,430	23.33	36,027	1,134	3.14
The Globe Life Insurance Company						
Gold Circle Insurance Company						
Great American Insurance Company						
The Great-West Life Assurance Company	527,996	18,524	3.50	545,128	328,309	60.22
Guardian Insurance Company of Canada						
The Halifax Insurance Company						
The Halifax Life Insurance Company						
The Hartford Fire Insurance Company						
Hartford Insurance Company of Canada						
Herald Insurance Company						
The Home Insurance Company						

The Imperial Life Assurance Company of Canada	116,488	365,973	314.17	101,021	323,535	320.26
Industrial-Alliance Life Insurance Company						
Insurance Company of North America						
John Alden Life Insurance Company						
John Deere Insurance Company of Canada						
John Hancock Mutual Life Insurance Company	24	(77)				
Knights of Columbus						
Laurentian Casualty Company of Canada						
Laurentian General, Insurance Company Inc.						
The Laurentian Mutual Insurance Company						
The Laurentian Shield Insurance Company						
Laurier Life Insurance Company	1,000					
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company						
Life Insurance Company of North America	185					
The London Assurance (Discontinuing)						
London Life Insurance Company	195,922	154,196	78.70	176,750	160,956	91.06
London and Midland General Insurance Company	142,000	63,000	44.37	123,000	69,000	56.09
Lumbermens Mutual Casualty Company						
MIC Life Insurance Corporation	340			15,887		
The Manufacturers Life Insurance Company	46,793	144,099	307.94	110,599	195,656	176.90
The Maritime Life Assurance Company	544,284	429,629	78.93	418,625	331,636	79.22
Markel Insurance Company of Canada						
Massachusetts General Life Insurance Company	338			318		
Massachusetts Mutual Life Insurance Company		10				
Massachusetts Indemnity & Life Insurance Company	4,851			5,685		
Metropolitan Life Insurance Company	96,327	83,048	86.21	82,181	82,261	100.09
Metropolitan Life Insurance Company of Canada						
MONY Life Insurance Company of Canada						
The Mutual Life Assurance Company of Canada	599,091	479,874	80.10	537,307	(423,027)	
Mutual of Omaha Insurance Company	563,157	228,084	40.50	519,452	409,841	78.89
National Fidelity Life Assurance Company	4,688			6,211		
The National Life Assurance Company of Canada	82,981	66,403	80.02	138,426	189,939	137.21
New Hampshire Insurance Company						
New York Life Insurance Company	3,031	(6,581)		2,593	15,036	579.86

ACCIDENT AND SICKNESS INSURANCE (continued)

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
New York Life Insurance Company of Canada						
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	126,000	32,000	25.40	154,000	44,000	28.57
North American Company for Property and Casualty Insurance						
North American Life Assurance Company	16,383	43,402	264.92	11,888	43,219	363.55
North American Life & Casualty Company						
The North West Life Assurance Company of Canada						
Old Republic Insurance Company						
Old Republic Life Insurance Company				(53)		
Pacific Employers Insurance Company						
The Paul Revere Life Insurance Company	57,562	78,095	135.67	38,344	118,976	310.28
Pennsylvania Life Insurance Company	188,376	118,892	63.11	184,176	31,887	17.31
The Personal Insurance Company of Canada						
Phoenix Assurance Company of Canada						
Phoenix Assurance Public Limited Company						
Prudasco Assurance Company						
The Prudential Assurance Company of England, Property and Casualty (Canada)						
The Prudential Assurance Company Limited	6,496	453	6.97	2,272		
The Prudential Insurance Company of America	228,089	75,517	33.10	237,722	429,022	180.46
The Prudential Life Assurance Company of England (Canada)						
Reliable Life Insurance Company	42,464	18,277	43.04	23,338	1,561	6.68
Reliance Insurance Company						
Royal Insurance Company of Canada	1,000					
Safeguard Life Assurance Company	7,992	4,167	52.13	6,385	5,125	80.26
St. Paul Fire and Marine Insurance Company						

Scottish & York Insurance Company Limited						
Seaboard Life Insurance Company	174,219	20,143	11.56	96,613	10,731	11.10
La Societe d'Assurance des Caisses Populaires Acadiennes				52,859	389	.73
Security Insurance Company of Hartford						
The Sovereign General Insurance Company						
The Sovereign Life Insurance Company						
The Standard Life Assurance Company	4,052	1,546	38.15	3,715	6,779	182.47
The Stanstead and Sherbrooke Insurance Company						
Sun Alliance Insurance Company	1,000				1,000	
Sun Life Assurance Company of Canada	567,113	1,942,753	342.56	876,254	2,104,210	240.13
Symons General Insurance Company						
Teachers Insurance and Annuity Association of America						
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company						
Toronto Mutual Life Insurance Company	391			628		
Traders General Insurance Company						
Transamerica Life Insurance Company of Canada						
Transamerica Occidental Life Insurance Company	130,014	18,083	13.90	56,823	54,043	95.10
Transport Insurance Company						
The Travellers Indemnity Company						
Travelers Indemnity Company of Canada						
The Travelers Insurance Company	3,161	13,718	433.97	2,934	1,000 6,038	205.79
Travelers Life Insurance Company of Canada	16,659	31,536	189.30	33,638	17,560	52.20
Truck Insurance Exchange						
UNUM Life Insurance Company	93			166		
UNUM Life Insurance Company of America	436					
USF&G Insurance Company of Canada						
Unifund Assurance Company						
Union of Canada Life Insurance	6,972			6,742		
United States Fidelity and Guaranty Company						
United States Fire Insurance Company						
Utica Mutual Insurance Company						
Voyageur Insurance Company						
The Wawanesa Mutual Insurance Company						
The Wawanesa Mutual Life Insurance Company						
Wellington Insurance Company						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Westbury Life Insurance Company	53,996	14,827	27.45	48,348	45,513	94.13
The Western Life Assurance Company	84			84		
Zurich Insurance Company						
Zurich Life Insurance Company of Canada	50,622	34,526	68.20	71,926	37,741	52.47
TOTALS	15,417,194	11,854,135	76.89	14,062,619	12,170,750	86.54

ALL CLASSES OF INSURANCE

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aegon Insurance Company (U.K.) Limited						
The Aetna Casualty & Surety Company	199,000			21,000	118,000	561.90
Aetna Insurance Company						
Affiliated FM Insurance Company						
The Albion Insurance Company of Canada						
Allendale Mutual Insurance Company						
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada		(2,000)		8,000	1,000	12.50
Alta Surety Company	2,000					
American Bankers Insurance Company of Florida						
American Home Assurance Company	1,291,000	140,000	10.84	2,084,000		
The American Road Insurance Company						
Argonaut Insurance Company (Discontinuing)						
Arkwright Mutual Insurance Company						
Avemco Insurance Company	1,000					
The Boiler Inspection and Insurance Company of Canada	68,000	3,000	4.41	103,000	20,000	19.41
The British Aviation and Insurance Company Canada	12,000					
Buffalo Insurance Company						
The Canada Accident and Fire Assurance Company	1,000			2,000	12,000	600.00
Canada Life Casualty Insurance Company						
Canadian General Insurance Company	91,000	9,000	9.89	83,000	21,000	25.30
The Canadian Indemnity Company	64,000	388,000	606.25	69,000	64,000	92.75
The Canadian Provincial Insurance Company						
The Canadian Surety Company	315,000	4,000	1.27	122,000	(3,000)	

ALL CLASSES OF INSURANCE (continued)

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Casualty Company of Canada	124,000	44,000	35.48	107,000		
The Century Insurance Company of Canada	1,000					
Chateau Insurance Company						
Chicago Title Insurance Company						
Chrysler Insurance Company						
Chubb Insurance Company of Canada	4,000			23,000	(1,000)	
CIGNA Insurance Company of Canada	13,000	7,000	53.85	18,000	(1,000)	
The Citadel General Assurance Company	161,000	(2,000)			(5,000)	
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	383,000	155,000	40.47	350,000	154,000	44.00
Commercial Union Assurance Company plc						
Commonwealth Insurance Company	84,000	2,000	2.38	116,000	2,000	1.72
Constitution Insurance Company of Canada	5,000			2,000	(3,000)	
Continental Casualty Company	45,000					
The Continental Insurance Company	140,000	49,000	35.00	110,000	507,000	460.91
The Continental Insurance Company of Canada						
The Contingency Insurance Company Limited	(2,000)	3,000		17,000		
Co-operators General Insurance Company	256,000	59,000	23.05	166,000	(63,000)	
Coronation Insurance Company Limited	6,000					
Coseco Insurance Company						
CUMIS General Insurance Company	16,000	11,000	68.75			
The Dominion of Canada General Insurance Company	38,000	24,000	63.16	27,000	5,000	18.52
The Dominion Insurance Corporation				1,000	(10,000)	
Eagle Star Insurance Company Limited	6,000	3,000	50.00	3,000		
Eaton Insurance Company						

Ecclesiastical Insurance Office plc	2,000	1,000	50.00	1,000	4,000	400.00
Economical Mutual Insurance Company	42,000	1,000	2.38	34,000	4,000	11.76
Elite Insurance Company	34,000	26,000	76.47	26,000		
The Employers Insurance of Wausau, A Mutual Company						
Employers Reinsurance Corporation					(2,000)	
English and American Insurance Company Limited	51,000	(1,000)	48,000			
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company						
Foremost Insurance Company, Grand Rapids, Michigan				1,000	1,000	100.00
GAN Incendie Accidents	1,000	3,000	300.00	10,000		
The General Accident Assurance Company of Canada	128,000	12,000	9.38	100,000	55,000	55.00
General Insurance Corporation of New Brunswick				21,000		
Gerling Global General Insurance Company	6,000					
Gibraltar General Insurance Company		(4,000)			(6,000)	
Gold Circle Insurance Company						
Grain Insurance and Guarantee Company	12,000			9,000		
Great American Insurance Company						
Le Groupe Desjardins Assurances Generales		(10,000)			13,000	
The Guarantee Company of North America	123,000			221,000		
Guardian Insurance Company of Canada	176,000	259,000	147.16	340,000	29,000	8.53
The Halifax Insurance Company	10,000	7,000	70.00	8,000		
The Hartford Fire Insurance Company						
Hartford Insurance Company of Canada						
Herald Insurance Company						
The Home Insurance Company	3,000	8,000	266.67	1,000	6,000	
Insurance Company of North America	5,000			9,000	(5,000)	
The Insurance Corporation of Ireland Ltd.						
Jevco Insurance Company						
John Deere Insurance Company of Canada						
Kansa General Insurance Company	9,000	195,000	2,166.67	6,000	120,000	3,000.00
Kent General Insurance Corporation	1,000					
Laurentian Casualty Company of Canada	2,000	4,000	200.00	6,000	5,000	93.33
The Laurentian General, Insurance Company Inc.						
The Laurentian Shield Insurance Company					1,000	

ALL CLASSES OF INSURANCE (continued)

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Liberty Mutual Fire Insurance Company	2,000			1,000		
Liberty Mutual Insurance Company	14,000					
The London Assurance (Discontinuing)						
London and Midland General Insurance Company						
Lumbermens Mutual Casualty Company				(1,000)		
Markel Insurance Company of Canada	7,000			7,000		
Metropolitan Insurance Company						
Metropolitan Life Insurance Company						
The Mortgage Insurance Company of Canada	285,000	(3,000)		230,000	(5,000)	
Motors Insurance Corporation	89,000	65,000	73.03	96,000	56,000	58.33
New Hampshire Insurance Company	153,000	(18,000)		209,000	19,000	9.10
New Rotterdam Insurance Company	3,000	7,000	233.33	20,000		
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	57,000	13,000	22.81	94,000	(2,000)	
North American Company for Property and Casualty Insurance						
Nova Scotia General Insurance Company						
Old Republic Insurance Company						
The Order of United Commercial Travelers of America	2,146					
Pacific Employers Insurance Company	4,000			2,000		
The Personal Insurance Company of Canada		3,000				
Phoenix Assurance Company of Canada	45,000	8,000	17.78	14,000	6,000	42.86
Phoenix Assurance Public Limited Company				2,000	3,000	150.00
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	7,000	9,000	128.57	6,000	16,000	266.67

Progressive Casualty Insurance Company						
Protection Mutual Insurance Company						
Prudasco Insurance Company						
Prudential of America General Insurance Company (Canada)						
The Prudential Assurance Company of England Property and Casualty (Canada)						
The Prudential Assurance Company Limited	107,000	19,000	17.76			
The Prudential Insurance of America				139,000	50,000	35.97
Reliance Insurance Company	1,000			2,000	(18,000)	
Royal Insurance Company of Canada	479,000	255,000	53.24	398,000	343,000	86.18
St. Paul Fire and Marine Insurance Company	4,000	(17,000)		4,000	1,000	25.00
Scottish & York Insurance Company Limited	218,000	13,000	5.96	107,000	26,000	24.30
Seaboard Surety Company						
Seaboard Surety Company of Canada				4,000		
Security Insurance Company of Hartford	(3,000)	4,000		4,000	1,000	25.00
Sentry Insurance a Mutual Company						
Simcoe & Erie General Insurance Company	114,000	185,000	162.28	156,000	243,000	155.77
The Sovereign General Insurance Company	18,000	1,000	5.56	56,000	4,000	7.14
The Stanstead and Sherbrooke Insurance Company						
Sun Alliance Insurance Company	150,000	(25,000)		143,000	(9,000)	
Sun Life Assurance Company of Canada						
Symons General Insurance Company				5,000		
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	74,000	7,000	9.46	68,000	17,000	25.00
Traders General Insurance Company	41,000	4,000	9.76	38,000	9,000	23.68
Trafalgar Insurance Company of Canada						
Transit Insurance Company						
Transport Insurance Company						
The Travelers Indemnity Company	4,000			9,000	2,000	22.22
Travelers Indemnity Company of Canada	2,000			2,000		
Truck Insurance Exchange						
USF&G Insurance Company of Canada	23,000			16,000		
Unifund Assurance Company						
United States Fidelity and Guaranty Company	2,000			6,000	(58,000)	
United States Fire Insurance Company		4,000			14,000	
Utica Mutual Insurance Company						

ALL CLASSES OF INSURANCE (continued)

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported Elsewhere in this Report)

	1987			1986		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Voyageur Insurance Company						
The Wawanesa Mutual Insurance Company	33,000	12,000	36.36	33,000	12,000	36.36
Wellington Insurance Company	94,000	47,000	50.00	50,000	11,000	22.00
Western Surety Company				1,000		
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Insurance Company	20,000	5,000	25.00	11,000	14,000	127.27
TOTALS	5,976,000	1,911,000	31.98	5,954,000	1,790,000	30.06

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE AGENTS

Charlottetown
Prince Edward Island
December 31, 1987

Certificates of Authority issued under Section 367 of the Insurance Act in force and expiring May 31, 1988, are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, and (4) S - Accident and Sickness. The name of the Company for which each is authorized to transact business is also shown.)

ADAMS, Leigh R.	Suffolk Road	Mutual of Omaha Insurance Company (Terminated	LS
AITKEN, David P.	Montague	Sun Alliance & London Assurance Company Limited	L
		Glen MacKinnon & Son Ltd.	FAS
ALLAN, Ronald W.	Summerside	Sunlife Assurance Company of Canada	LS
ALLEN, Carole	Murray River	Glen MacKinnon & Son Ltd.	FAS
ANDREWS, Robert	Cornwall	Hyndman & Company Limited	FA
ARSENAULT, Gerald R.	Summerside	The Imperial Life Assurance Company of Canada	LS
ARSENAULT, Roger J.	Wellington	The Co-operators	LFAS
ATKINSON, Earle N.	Summerside	The Great-West Life Assurance Company	L
BANKS, Tom Lloyd	Summerside	The Prudential Insurance Company of America	L
		Prudential General Insurance Company of Canada	FA
BARBOUR, Hilton Jr.	Alberton	E. M. Nicholson ltd.	FA
BEAIRSTO, William B.	Kensington	Confederation Life Insurance Company	L
		W. B. Beairsto Inc.	FA
BEAIRSTO, William B., Jr.	Kensington	W. B. Beairsto Inc.	FA
BLAIN, Douglas	Charlottetown	Combined Insurance Company of America (Terminated)	S
BLANCHARD, Gordon	Cornwall, R. R. 3	H. L. Sear Insurance Ltd.	FA
BOUTILIER, Lemuel Roy	Parkdale	Colonia Life Insurance Company	LS
BROWN, James A.	Charlottetown	Combined Insurance Company of America	S
BURKE, Michael	Charlottetown	Pennsylvania Life Insurance Company (Terminated)	L
		Massachusetts Indemnity & Life Insurance Company (Terminated)	S
CALLAGHAN, Louis P.	Cardigan	Hyndman & Company Limited	LS
CAMERON, Pearle	Charlottetown	Hyndman & Company Limited	FA
CAMPBELL, George	Kensington	Mutual of Omaha Insurance Company	LS
CAMPBELL, Marjorie	Montague	Prince Edward Island Mutual Fire Insurance Company	F
CANFIELD, Donald	Crapaud	Glacier National Life Assurance Company	S
		Bennett Carr Insurance Limited	FA
CARLTON, Susan	Summerside	R. E. Ellis & Son Limited	FAS
CARR, Darke	Kinlock	Bennett Carr Insurance Ltd.	FA
CARR, H. Bennett	West Royalty	Sun Life Assurance Company of Canada	LS
		Bennett Carr Insurance Ltd.	FA

CARR, Jean	West Royalty	Bennett Carr Insurance Ltd.	FA
CARRUTHERS, Robert	Kensington	Charlie Cooke Insurance Agency Ltd.	FA
		The Canada Life Assurance Company	LS
CHEVERIE, Winston C.	Charlottetown	The Great-West Life Assurance Company	LS
CLARK, Blair	Cavendish	The Mutual Life Assurance Company of Canada	LS
CLARK, Don	Kensington	Don L. Clark Inc.	FA
		Prince Edward Island Mutual Fire Insurance Company	F
CLARK, Brian	Cornwall	Don L. Clark Inc.	FA
CLARK, Walter	Kensington	Don L. Clark Inc.	FA
COFFIN, John Ross	Souris R. R. 4	The Co-operators	LFAS
COLES, Daniel E.	Winsloe South	The Imperial Life Assurance Company of Canada	LS
	Cornwall	Laurentian Shield Insurance Company	FA
COMPTON, George H.	Belfast	Hyndman & Company Limited	LFAS
CONEEN, Allison	Montague	The Wawanesa Mutual Life Insurance Company	L
		Coneen Insurance and Real Estate Ltd.	FA
CONEEN, Michael	Cardigan	Charlie Cooke Insurance Agency Ltd.	FA
CONNOLLY, Stephen B.	Charlottetown	Sun Life Assurance Company of Canada	LS
CONRAD, Robert G.	Charlottetown	The Canada Life Assurance Company	LS
COOKE, Charles C.	Sherwood	Transamerica Occidental Life Insurance Company	L
		Charlie Cooke Insurance Agency Ltd.	FA
COOKE, Jeff	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FA
COOKE, Gordon S.	Sherwood	Charlie Cooke Insurance Agency Ltd.	FA
COOKE, Shelly	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FA
CRAIG, Blake	Summerside	The Western Life Assurance Company	L
		Sun Alliance Insurance Company	S
		J. Leroy Gallant Insurance Ltd.	FA
CRANE, Marie	Mount Stewart R. R. 5	A. E. Underhay Insurance Ltd.	FAS
CUDMORE, Kimberley A.	Sherwood	Mutual of Omaha Insurance Company	LS
CURRIE, Helen B.	Charlottetown	Hyndman & Company Limited	FA
CURRIE, Winston	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
DAY, Audrey	St. Eleanor's	W. D. Young Ltd.	FAS
DAY, Ivan	St. Eleanor's	Sun Alliance & London Assurance Company Limited	L
		W. D. Young Ltd.	FAS
DEMPSEY, Gordon Allan	St. Eleanor's	The Mutual Life Assurance Company of Canada	LS
DENNIS, Barry L.	Kensington	The Mutual Life Assurance Company of Canada	LS
DEVINE, James Edward	Charlottetown	The Great-West Life Assurance Company	L
DICKSON, Alan G.	Charlottetown	Laurier Life Insurance Company	LS
DORSEY, Joseph G.	Charlottetown	The Great-West Life Assurance Company	LS
DOUGAY, Lawson	Borden	Combined Insurance Company of America	LS
DOUGAY, Nelson J.	Kinkora	The Imperial Life Assurance Company of Canada	LS
DOYLE, Allan Gregory	St. Eleanor's	The Mutual Life Assurance Company of Canada (Terminated)	LS
DOYLE, Joyce	St. Eleanor's	Charlie Cooke Insurance Agency Ltd.	FA
DRANE, Joseph D.	Kinross	The Co-operators	LFAS
DRISCOLL, Wilfred J.	Charlottetown	The Co-operators	LFAS

DUERDEN, Charles A.	Cornwall R. R. 4	Mutual of Omaha Insurance Company	LS
DUFFY, John James	Charlottetown	Blue Cross Life Insurance Company of Canada	L
DUGGAN, James Donald	Kensington, R. R. 2	Hyndman & Company Limited	LFAS
DYMENT, K. Earle	Summerside R. R. 3	The Imperial Life Assurance Company of Canada	LS
ELLIS, Deborah	Cornwall	Johnston Insurance Limited	FA
ESSERY, Huguette Marie	Alberton	The Mututal Life Assurance Company of Canada	LS
FOSTER, Frederick Charles	St. Peters Bay R. R. 2	Mutual of Omaha Insurance Company	LS
FRAHAR, George J.	Cornwall	The Co-operators	LFAS
FRASER, James K.	Charlottetown	Maritime Marlin Travel (Restricted) To Travel Insurance	
FULL, Dorothy	Charlottetown	Hyndman & Company Limited	FAS
FULL, Gordon S.	Charlottetown	Hyndman & Company Limited	FAS
FULLERTON, Eric G.	Cornwall R. R. 4	Hyndman & Company Limited	LS
GALLANT, Alban	Wellington R. R. 2	H. Keller & Associates Ltd. (Terminated)	S
GALLANT, Brent T.	Summerside	The Canada Life Assurance Company	LS
GALLANT, Paul D.	Mont Carmel	The Mutual Life Assurance Company of Canada	LS
GALLANT, Valerie	Charlottetown R. R. 3	Charlie Cooke Insurance Agency Ltd.	FA
GAUDET, James J.	Sherwood	Sun Life Assurance Company of Canada	LS
GAY, Reginald G.	Kinlock	Hyndman & Company Limited	L
GORDON, Michael	Clyde River	Glacier National Life Assurance Company	S
GORRILL, Keith	O'Leary	The Co-operators	LFAS
GRADY, James	Summerside	R. E. Ellis & Sons Ltd.	LFAS
GORDON, Anita	Mt. Stewart	A. E. Underhay Insurance Ltd.	FA
GRANT, Edward D.	Milton	The Imperial Life Assurance Company of Canada	LS
		Laurentian Shield Insurance Company	FA
GRIFFIN, Roy F.	Montague	The Mutual Life Assurance Company of Canada	LS
GYURUS, Nancy	Charlottetown	Combined Insurance Company of America (Terminated)	S
HAWES, Orrin P.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
HICKEY, Ronald G.	Summerside	R. E. Ellis & Son Limited	FAS
HICKOX, Roger F.	Sherwood	H. L. Sear Insurance Ltd.	FA
HIGGINS, Donald K.	Cornwall	Glacier National Life Assurance Company	LS
HOGAN, Barry J.	Village Green	The Canada Life Assurance Company	LS
HOGAN, James T.	Charlottetown	The Great-West Life Assurance Company	L
HOLT, Richard E.	Crapaud	Pennsylvania Life Insurance Company	S
		Massachusetts Indemnity & Life Insurance Company	
HONSBERGER, James A.	Stanhope	The Mutual Life Assurance Company of Canada	LS
HOOKEY, Leonard	Charlottetown	The Co-operators	LFAS
HOOPER, Reginald J.	Charlottetown	Knights of Columbus	L
HOWARD, Dale J.	Bloomfield	North American Life Assurance Company (Terminated)	FA
HOWATT, Nancy R.	Crapaud	Unifund Assurance Company	FA
HUESTIS, Robert F.	Cornwall	Mutual of Omaha Insurance Company	LS
HUGHES, Dianne	Southport	Unifund Assurance Company	FA
HYNDMAN, Frederick E.	Charlottetown	Hyndman & Company Limited	LFAS

IRWIN, Katie	Kensington	Intra Linkletter Travel	(Restricted) To Travel Insurance
IVES, Stewart G.	Charlottetown	Hyndman & Company Limited	LS
JAMIESON, Andrew	Charlottetown	All Can Travel Inc.	(Restricted) To Travel Insurance
JOHN, Haveli R.	Sherwood	Sun Life Assurance Company of Canada	LS
JOHN, Jesse	Charlottetown	Sun Life Assurance Company of Canada	LS
JOHNSTON, Peter	Charlottetown, R.R. 1	Prince Edward Island Mutual Fire Insurance Company	F
KEENAN, Jack A.	Charlottetown	Sun Life Assurance Company of Canada	LS
KELLER, Harold	Clyde River	H. Keller & Associates Ltd. (Terminated)	LS
KELLY, Ann Charlotte	Charlottetown	Morton Dew Limited	(Restricted) To Travel Insurance
KELLY, Michael J.	Mt. Stewart	Mutual of Omaha Insurance Company	LS
KELLY, Patrick J.	Sherwood	The Canada Life Assurance Company	LS
KICKHAM, Thomas J.	Souris P.O.	Prince Edward Island Mutual Fire Insurance Company	F
KIMPTON, Marilyn	Souris	A. E. Underhay Insurance Ltd.	FAS
KOUGHAN, Janet	Bunbury	Combined Insurance Company of America	S
LAMBE, Andy L.	Winsloe R. R. 1	The Mutual Life Assurance Company of Canada	LS
LANDRY, Donald J.	Tignish	The Co-operators	LFAS
LANDRY, Geraldine	Tignish	The Co-operators	FAS
LARSEN, Linda	Charlottetown	Morton Dew Limited	(Restricted) To Travel Insurance
LAWLESS, Joseph V.	Wilmot	Sun Life Assurance Company of Canada	LS
LING, Victor S.	Charlottetown	The Empire Life Insurance Company	L
LLEWELLYN, Arnold A.	Charlottetown	Sun Alliance and London Assurance Company Limited	L
		George (Bus) Peake & A. R. McInnis Ltd.	FA
LOWTHER, Sandra L.	Parkdale	The Great West Life Assurance Company (Terminated)	LS
MATHESON, Mabel M.	Charlottetown	Sovereign Life Insurance Company	L
MILL, Nancy	Borden	R. E. Ellis & Son Limited	FAS
MILLAR, Harold A.	Tyne Valley R. R. 1	Hyndman & Company Limited	LFAS
MILLER, Danny	Souris	Combined Insurance Company of America	S
MILLER, James H.	Cornwall R. R. 2	H. L. Sear Insurance Ltd.	FA
MISSAGHIAN, Manouchehr	Sherwood	Mutual of Omaha Insurance Company	L
MORAN, Alban B.	Charlottetown	The Prudential Insurance Company of America	L
		The Prudential General Insurance Company of Canada	FA
MORRIS, Lois P.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MORRISON, Edward R.	Charlottetown	Sun Life Assurance Company of Canada	LS
MOYAERT, Marcel	Montague	All Can Travel	(Restricted) To Travel Insurance
MOYAERT, Persus	Montague	All Can Travel	(Restricted) To Travel Insurance
MURPHY, Elaine E.	Charlottetown	The Canada Life Assurance Company	LS
MURRAY, Gerald W.	Borden	The Mutual Life Assurance Company of Canada	LS
MURRAY, Paul D.	Ellerslie R. R. 1	Glacier National Life Assurance Company	LS
		Bennett Carr Insurance	FA
MYDEAN, Kamal	Charlottetown	Pennsylvania Life Insurance Company	LS

MacADAM, David	Morell	Prince Edward Island Mututal Fire Insurance Company	F
MacDONALD, Bonnie	Souris	Commercial Union Canada (S. A. Fraser Ltd.)	FA
MacDONALD, Earl	Borden	Hyndman & Company Limited	FA
MacDONALD, George B.	Charlottetown	Transamerica Occidental Life Insurance Company	LS
MacDONALD, George C.	St. Georges	Pennsylvania Life Insurance Company	
		Massachusetts Indemnity & Life Insurance Company	S
MacDONALD, George P.	Souris	Combined Insurance Company of America	S
MacDONALD, Gordon Allison	Winsloe	Colonia Life Insurance Company	LS
MacDONALD, Laverne	Sherwood	H. L. Sear Insurance Ltd.	FA
MacDONALD, Marven	Charlottetown	H. L. Sear Insurance Ltd.	FA
MacDONALD, Philip	Summerside	Prince Edward Island Mutual Fire Insurance Company	F
MacDONALD, R. Elmer	Borden	Hyndman & Company Limited	LS
MacDONALD, Victor F.	Sherwood	Confederation Life Insurance Company	L
		George (Bus) Peake & A. R. McInnis Ltd.	FA
MacDONALD, Wally	Vernon P.O.	The Prudential Insurance Company of America	L
		The Prudential General Insurance Company of Canada	FA
MacDOUGALL, Allan V.	O'Leary	The Mutual Life Assurance Company of Canada	LS
MacDOUGALL, Peter F.	Cornwall	Mutual of Omaha Insurance Company	LS
MacDOUGALL, Vincent	Charlottetown	Combined Insurance Company of Canada (Terminated)	S
MacFADYEN, David Bruce	Sherwood	Sun Alliance and London Assurance Company Limited	L
MacFADYEN, Millar	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MacINTYRE, Donald A.	Summerside	The Imperial Life Assurance Company of Canada	LS
MacINTYRE, Joseph A.	Summerside	The Imperial Life Assurance Company of Canada	LS
		Laurentian Shield Insurance Company	FA
MacKAY, James	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FA
MacKENZIE, Margaret Hewitt	Montague R. R. 2	A. E. Underhay Insurance Limited	FAS
MacKINNON, Cyril G.	Murray River	Glen MacKinnon & Son Ltd.	FAS
		Commercial Union Life Assurance Company of Canada	L
MacLEOD, Allan	Charlottetown	Hyndman & Company Limited	FA
MacLEOD, Ann	Charlottetown	INTRA Linkletter Travel (Restricted) To Travel Insurance	
MacLEOD, David	Charlottetown	Combined Insurance Company of America	S
MacLEOD, Donald L.	Kensington	Sun Life Assurance Company of Canada	LS
MacLEOD, Neil R.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
MacLEOD, Sterling S.	Sherwood	The Mutual Life Assurance Company of Canada (Terminated)	L
MacLURE, Errol	Montague	Hyndman and Company Limited	FA
MacLURE, W. Hazen	Murray Harbour North	Hyndman and Company Limited	LFAS
MacMURDO, Wallace E.	St. Eleanor's	The Canada Life Assurance Company	LS
MacNEILL, J. George	Summerside	The Imperial Life Assurance Company of Canada	LS
		Laurentian Shield Insurance Company	FA
MacNEILL, Wayne E.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
MacPHAIL, Gerry	Charlottetown R. R. 1	H. Keller & Associates Ltd. (Terminated)	S
MacPHAIL, William F.	Cornwall	Mutual of Omaha Insurance Company	LS
MacPHEE, Garth N.	Cornwall	Hyndman & Company Limited	LFAS
MacPHERSON, Beverly	Kensington	Bennett Carr Insurance Company	FA
MacPHERSON, Roderick E.	Cornwall	Canadian General Life Insurance Company	L

MacSWAIN, Lynn	Morell	Commercial Union Assurance Company of Canada	FA
McALEER, J. Wilfred	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
		The Mutual Life Assurance Company of Canada	LS
McCLOSKEY, James J.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
McCLOSKEY, James W.	Souris West	The Mutual Life Assurance Company of Canada	LS
McFADDEN, Arthur J.	Crossroads	The Prudential Insurance Company of America	L
		The Prudential General Insurance Company of Canada	FA
McGUIRE, Patrick A.	West Royalty	H. L. Sear Insurance Limited	FA
McGUIRE, William P.	Charlottetown	Commercial Union Life Assurance Company of Canada	LS
McGUIRK, C. Diane	Charlottetown	The Mutual Life Assurance Company of Canada	LS
McINNIS, Anita	Mount Stewart R. R. 5	A. E. Underhay Insurance Ltd.	FAS
McINNIS, Danny	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
McINNIS, David	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
McINNIS, Wilbert C.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
McKENNA, David W.	Summerside	Sun Life Assurance Company of Canada	LS
McLELLAN, Jeffery A.	Summerside	The Imperial Life Assurance Company of Canada	LS
McMURRER, Leonard J.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
		Laurentian Shield Insurance Company	FA
McNAB, Frank	Charlottetown	Hyndman & Company Limited	FA
McQUAID, Hilda	Cornwall R. R. 3	Prudential General Insurance Company of Canada	FA
		Prudential Insurance Company of America	LS
NEARY, Patrick T.	West Royalty	The Prudential Insurance Company of America	L
		Prudential of America General Insurance Company (Canada)	FAS
NEEDHAM, Christopher M. S.	Wilmot	The Great-West Life Assurance Company	LS
NEWSON, J. Wayne	North Wiltshire	Prince Edward Island Mutual Fire Insurance Company	F
NICHOLSON, E. M.	Summerside	E. M. Nicholson Insurance Ltd.	FA
NICHOLSON, James M.	Charlottetown	The Imperial Life Assurance Company of Canada (Terminated)	LS
NIXON, Gordon	Cardigan R. R. 5	A. E. Underhay Insurance Ltd.	FA
		Crown Life Insurance Company (Terminated)	L
NOONAN, Mary P.	Borden	R. E. Ellis & Son Ltd.	FAS
NORRING, Kenneth G.	Borden	Combined Insurance Company of America	S
O'BRIEN, Alden R.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
PAQUET, John	Charlottetown	The Prudential General Insurance Company of Canada	FA
		The Prudential Insurance Company of America	L
PAYNTER, Brenda	Borden	R. E. Ellis & Son Limited	FAS
PECSENKA, Lajos G.	Montague R. R.	The Canada Life Assurance Company (Terminated)	LS
PICKARD, Gilbert E. (Ted)	Summerside R. R. 3	The Maritime Life Assurance Company	L
POIRIER, Lauretta	Charlottetown	Pennsylvania Life Insurance Company	S
		Massachussetts Indemnity & Life Insurance Company	
PRICE, Melvin A.	Montague	The Maritime Life Assurance Company	L
QUINN, Gordon M.	Charlottetown	The Mutual Life Assurance Company of Canada	LS

RAMSAY, E. M.	Summerside	E. M. Ramsay Insurance Agency	FA
RAYNOR, Gary	Parkdale	Island Travel	(Restricted) To Travel Insurance
RAYNOR, Marsha	Summerside	W. D. Young Ltd.	FAS
REID, Barrie C.	Charlottetown	Hyndman & Company Limited	FA
RICE, Rus	Souris	Commercial Union Canada (S. A. Fraser Ltd.)	FA
RICE, Sally A.	Souris	Sun Alliance and London Assurance Company Limited	L
RICHARD, Roger	Summerside	Assumption Mutual Life Insurance Company	L
ROBERTSON, Mark S. S.	Charlottetown	The Maritime Life Assurance Company	L
ROCKWELL, Lewis	Cornwall	Pennsylvania Life Insurance Company	S
		Glacier National Life Assurance Company (Terminated)	S
RODGERSON, Gordon J.	St. Eleanor's	The Imperial Life Assurance Company of Canada	LS
ROGERS, Anna M.	Borden	M. A. Warren & Associates Ltd.	FAS
		(J. M. & C. M. Grant Ltd.)	
ROURKE, William	Montague	A. E. Underhay Insurance Limited	FA
RUSSELL, Ronald C.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
SAINT, Alan J.	Parkdale	Charlie Cook Insurance Agency Ltd.	FA
SAINT, Harold C.	Charlottetown	Transamerica Occidental Life Insurance Company	L
		Charlie Cooke Insurance Agency Ltd.	FA
SAWLER, Michelle M.	East Royalty	The Imperial Life Assurance Company of Canada	LS
SCHURMAN, David L.	Summerside	CUMIS Life Insurance Company	L
		CUMIS General Insurance Company	FA
SEAR, Tom A.	Charlottetown R. R. 1	H. L. Sear Insurance Ltd.	FA
SHAW, Keith	Summerside	Dominion Automobile Association	
		Westbury Life Insurance Company	LS
SHEA, Terrence A.	Summerside	Prince Edward Island Mutual Fire Insurance Company	F
SIMPSON, Bruce	Breadalbane R. R.	Prince Edward Island Mutual Fire Insurance Company	F
SIMPSON, Laurie	Charlottetown	Morton Dew Limited	(Restricted) To Travel Insurance
SMITH, Brent	Charlottetown	Combined Insurance Company of America (Terminated)	L
SMITH, Gerald W.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
SMITH, Richard	Charlottetown	The Great-West Life Assurance Company	LS
SMITH, Winston E.	Pownal	The Great-West Life Assurance Company	LS
SMITH, Winston K.	Charlottetown	Sun Alliance and London Assurance Company Limited	L
SNYDER, Bernice J.	Charlottetown	Colonia Life Insurance Company	LS
SNYDER, Lloyd A. R.	Charlottetown	Colonia Life Insurance Company	LS
SOBEY, Brian J.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
SOMERS, Grant G.	Summerside	The Mutual Life Assurance Company of Canada	LS
SOMERS, I. Lyall	Montague	The Great-West Life Assurance Company	LS
SOMERS, William B.	Montague	Canadian General Life Insurance Company	L
SPRAGUE, Arnold	Winsloe	Kent General Insurance Corporation	FA
SPRAUGE, Catherine	Winsloe	Kent General Insurance Corporation	FA
STETSON, Errol	O'Leary	R. E. Ellis & Son Limited	F
STEVENSON, David C.	Charlottetown	Stevenson's Insurance Agency Ltd.	FA
STEVENSON, George W.	Cornwall	North American Life Assurance Company	L
		Stevenson's Insurance Agency Ltd.	FA

STRANG, Paul	O'Leary	The Wawanesa Mutual Life Insurance Company (Terminated)	L
SULLIVAN, Guy N.	Wilmot	E. M. Nicholson Insurance Ltd.	FA
		Blue Cross Life Insurance Company of Canada	L
SULLIVAN, John R.	Wilmot	Sullivan Insurance Inc.	FA
		Blue Cross Life Insurance Company of Canada	LS
SULLIVAN, Ron	Summerside	E. M. Nicholson Insurance Ltd.	FA
SWITZER, Trent	Winsloe	Pennsylvania Life Insurance Company	
		Massachusetts Indemnity & Life Insurance Company	S
THOMPSON, Louise M.	Summerside	The Co-operators	LFAS
THOMPSON, A. Wayne	Kensington R. R. 6	The Canada Life Assurance Company	LS
THOMPSON, Errol K.	Wilmot	The Mutual Life Assurance Company of Canada	LS
THOMSON, Ethel M.	North Tryon	George (Bus) Peake & A. R. McInnis Ltd.	FA
THOMSON, Mary C.	E. Royalty	Charlie Cooke Insurance Agency Ltd.	FA
TOOLE, Michael E.	Sherwood	The Canada Life Assurance Company	LS
TRAIL, Cameron	Tignish	Prince Edward Island Mutual Fire Insurance Company	F
TREDENICK, Kent B.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
TREMERE, C. Winston G.	East Royalty	The Co-operators	LFAS
TURNER, Edwin W.	O'Leary R. R. 3	Hyndman & Company Limited	LS
TURNER, Ronald W.	O'Leary	Hyndman & Company Limited	FA
TUTTY, Michael B.	Charlottetown	The Great-West Life Assurance Company (Terminated)	LS
TOMILSON, William	Charlottetown	The Imperial Life Assurance Company of Canada	LS
UNDERHAY, Fulton	Souris R. R. 4	A. E. Underhay Insurance Ltd.	FAS
VANNESTE, Richard M.	Montague	Pennsylvania Life Insurance Company (Terminated)	S
		Massachusetts Indemnity & Life Insurance Company (Terminated)	
VESSEY, Roy M.	Charlottetown	Pennsylvania Life Insurance Company	LS
		Massachusetts Indemnity & Life Insurance Company	
WALKER, J. Sterling	Charlottetown	Charlie Cooke Insurance Agency Ltd.	FA
WEDGE, Margaret Ann	Borden	Canadian General Life Insurance Company	L
		M. A. Warren & Associates Limited	FAS
WEDLOCK, Edgar S.	Summerside	The Great-West Life Assurance Company	LS
		Hyndman & Company Limited (Terminated)	LFAS
		The Canada Life Assurance Company (Terminated)	LS
WEDLOCK, William	Summerside	Hyndman & Company, Limited	LFAS
WHELAN, Merrill T.	Charlottetown	Sun Life Assurance Company of Canada	LS
WHIDDEN, Philip	Charlottetown	Hyndman & Company Limited	FA
WHITE, Dianne	Montague	Hyndman & Company Limited	FA
WHITE, Douglas L.	Milton	The Prudential Insurance Company of America	LSFA
		Prudential of America General Insurance Company (Canada)	
WHITEWAY, Jessie	Murray River	Glen MacKinnon & Son Ltd.	FAS
WIGMORE, Cecil	Sherwood	Charlie Cooke Insurance Agency Ltd.	FA
WIGMORE, Esther P.	Kensington	Don L. Clark Inc.	FA
		The Wawanesa Mutual Life Insurance Company	L

WILLSON, Craig B.	Savage Harbour	Hyndman & Company Limited	FA
YOUNG, Neil R.	Charlottetown	The Great-West Life Assurance Company	LS
YOUNKER, Robert E.	Charlottetown	The Canada Life Assurance Company	LS

LIST OF INSURANCE ADJUSTERS

PROVINCE OF PRINCE EDWARD ISLAND

LICENSED TO MAY 31, 1988

NAME	CLASS	COMPANY
ARSENAULT, Janeen M. A.	Probationary	Co-operators General Insurance Company
ARSENEAULT, Daniel J.	Full	Mordon & Helwig Limited
BLACKADAR, C. Vaughn	Full	Lawson Adjustment Services (1984) Ltd.
BROWN, William K.	Probationary	Commercial Union Assurance Company
CONEEN, Michael A.	Probationary	B. E. MacKay Adjusters Ltd.
CORCORAN, Geraldine M.	Full	The Co-operators General Insurance Company
CRAWFORD, Kenneth Donald	Full	The Co-operators General Insurance Company
CROSBY, Gary A.	Full	B. E. MacKay Adjusters Ltd.
DELANEY, Edward J.	Full	Underwriters Adjustment Bureau Limited
DELONG, Thomas E.	Full	B. E. MacKay Adjusters Ltd.
DIXON, Sharon P.	Full	The Dominion of Canada General Insurance Company
DRISCOLL, Wade F.	Probationary	B. E. MacKay Adjusters Ltd.
DUFFY, David F.	Probationary	Morden & Helwig Limited
ELLIS, Gary Alexander	Full	Finnamore & Partners Ltd.
FISHER, Margaret M.	Probationary	Morden & Helwig Limited
FORSYTHE, Harold	Full	Royal Insurance
GORVEATT, P. Lynn	Full	Commercial Union Assurance Company
GREENE, Royce D.	Probationary	Lawson Adjustment Services (1984) Ltd.
HASLAM, A. Velma	Probationary	Morden & Helwig Limited
HIGGINS, James K.	Full	Sun Alliance Insurance Company
HOGAN, Roger W.	Full	Island Insurance Claims Limited
HISCOCK, D. Sean	Full	Underwriters Adjustment Bureau Limited
KELLY, Linus M.	Full	Commercial Union Assurance Group
LeBLANC, Steve C.	Full	Crawford & Company Insurance Adjusters Limited
LECKY, Philip	Probationary	The Co-operators General Insurance Company
MacDOUGALL, Gordon A.	Full	B. E. MacKay Adjusters Ltd.
MacDONALD, Violet L. G.	Full	Canadian General Insurance Company
McCARRON, J. Ian	Full	Sun Alliance Insurance Company
NICHOLSON, Paul B.	Probationary	Lawson Adjustment Services (1984) Ltd.
O'BRIEN, James Richard	Full	Island Adjustment & Auto Appraisal Services
PICKARD, Mary M.	Probationary	B. E. MacKay Adjusters Ltd.
PULFER, Johanna	Full	The Co-operators General Insurance Company
ROLLISON-GILLIS, Bonnie Jean	Probationary	Dominion of Canada Group
ROOKE, Susan K.	Probationary	Wawanesa Mutual Insurance Company
SIMPSON, Stewart F.	Full	The Co-operators General Insurance Company
SONIER, Lorena May	Probationary	B. E. MacKay Adjusters Ltd.
STEWART, A. Anne	Probationary	Lawson Adjustment Services Ltd.
WADDELL, Wyman Ross	Probationary	Commercial Union Assurance Company
WHEATLEY, John W.	Full	Wheatley Adjustment Bureau Ltd.
WHITTAKER, Bruce A.	Full	Wawanesa Mutual Insurance Company
WILLOUGHBY, John H.	Full	MacKay-Jollimore (P.E.I.) Limited
WILLOUGHBY, Gregory J.	Probationary	MacKay-Jollimore (P.E.I.) Limited